

GUPTA PUBLICATION

Volume - VI Issue - 4

“Quality Investment under one roof”

April - 2019

RELIĞARE Health Insurance
 Values that bind

RELIĞARE Health Insurance
 Values that bind

Cover your Family with Religare Mediclaim

- ✓ Auto recharge of your policy Sum Insured, if exhausted.
- ✓ Get health check-ups for insured members, every year.
- ✓ Avail treatment anywhere in the world.
- ✓ Largest list of day care procedures-171.
- ✓ No Claim-based loading & Lifetime renew.

RISING STAR INSURER

INDIA INSURANCE AWARDS 2014

Religare Health Insurance conferred 'RISING STAR INSURER' award at India Insurance Awards - 2014

RELIĞARE Health Insurance
 Values that bind

Disclaimer : Insurance is the subject matter of solicitation.

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Mutual Fund Update

Value Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
HDFC Capital Builder Value Fund - Growth	294.766(14-Mar-19)	Nifty 500 TRI	4157.4138(Feb 2019)	Miten Lathia	01-Feb-94	0.8154	10.686	16.7229	16.8985	21.467	14.4137
ICICI Prudential Value Discovery Fund - Growth	142.67(14-Mar-19)	S&P BSE 500	15702.1690(Feb 2019)	Mirinal Singh	16-Aug-04	0.0912	4.7155	10.9359	17.2589	25.1662	19.9922
IDFC Sterling Value Fund - Reg - Growth	51.2(14-Mar-19)	S&P BSE 500 TRI	2891.3901(Feb 2019)	Anoop Bhaskar, Daylynn Pinto	07-Mar-08	-7.1163	10.0531	17.6794	18.3644	22.353	15.9671
L&T India Value Fund - Reg - Growth	35.187(14-Mar-19)	S&P BSE 200 TRI	7725.8414(Feb 2019)	Venugopal Manghat, Karan Desai	08-Jan-10	-5.1154	6.2741	15.1113	21.6361	--	14.6821
Tata Equity P/E Fund - Reg - Growth	133.3246(14-Mar-19)	S&P BSE Sensex TRI	5123.9667(Feb 2019)	Sonam Udasi, Amey Sathe	29-Jun-04	-2.8775	8.6736	19.3	20.517	21.5897	19.2466
Nifty 500 TRI	14036.92(14-Mar-19)	--	--	--	--	4.5544	11.1768	16.0306	14.8354	17.7483	16.6834
S&P BSE 200 TRI	5685.1(14-Mar-19)	--	--	--	--	6.9339	11.9774	16.295	14.7367	18.326	10.1802
S&P BSE 500	14970.59(14-Mar-19)	--	--	--	--	3.2591	9.9995	14.7377	13.4564	16.8107	14.3916
S&P BSE 500 TRI	17719.21(14-Mar-19)	--	--	--	--	4.6038	11.3647	16.1919	14.941	18.4341	9.925
S&P BSE Sensex TRI	54573.13(14-Mar-19)	--	--	--	--	13.0235	14.6519	16.5561	13.1547	17.3952	9.9625

* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

Large Cap Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
Aditya Birla Sun Life Frontline Equity Fund - Reg - Growth	221.03(14-Mar-19)	Nifty 50 TRI	20664.2755(Feb 2019)	Mahesh Patil	30-Aug-02	3.1597	8.1335	13.4398	14.6678	19.1699	20.5718
HDFC Top 100 Fund - Growth	484.092(14-Mar-19)	Nifty 100 TRI	15162.9378(Feb 2019)	Prashant Jain	11-Oct-96	9.2966	10.8382	17.753	14.8993	19.2456	19.9309
ICICI Prudential Bluechip Fund - Growth	41.49(14-Mar-19)	Nifty 100	20100.8385(Feb 2019)	Rajat Chandak, Anish Tawakley	23-May-08	4.6142	10.4344	15.9286	14.6794	19.8066	14.0629
SBI Bluechip Fund - Growth	38.2199(14-Mar-19)	S&P BSE 100	20395.4760(Feb 2019)	Sohini Andani	14-Feb-06	1.5479	7.8426	12.2117	15.5614	18.5861	10.7901
UTI Mastershare Unit Scheme - Growth	120.175(14-Mar-19)	S&P BSE 100	5576.2663(Feb 2019)	Swati Kulkarni	19-Sep-86	5.2846	10.0168	13.5324	13.8379	16.4256	15.518
Nifty 100	11522.9(14-Mar-19)	--	--	--	--	7.0901	11.0207	14.7255	12.6059	16.3024	16.2774
Nifty 100 TRI	14668.96(14-Mar-19)	--	--	--	--	8.5894	12.5446	16.3244	14.0972	17.7978	18.0221
Nifty 50 TRI	15749.67(14-Mar-19)	--	--	--	--	10.5332	13.2439	16.1585	13.1835	16.7309	13.6824
S&P BSE 100	11551.66(14-Mar-19)	--	--	--	--	7.2362	11.0591	14.8245	12.2937	16.1877	14.0875

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Midcap Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
Axis Midcap Fund - Growth	35.78(14-Mar-19)	S&P BSE MID CAP	1890.6500(Feb 2019)	Shreyash Devalkar	18-Feb-11	7.5443	16.2195	16.6701	20.357	--	17.1101
Franklin India Prima Fund - Growth	951.9286(14-Mar-19)	Nifty Midcap 150	6491.1746(Feb 2019)	R Janakiraman, Srikesh Nair, Hari Shyamsunder	01-Dec-93	-1.9514	7.6783	15.2691	20.9635	25.321	19.7319
HDFC Mid-Cap Opportunities Fund-Growth	54.203(14-Mar-19)	Nifty Midcap 100 TRI	20538.8089(Feb 2019)	Chirag Setalvad	25-Jun-07	-4.3769	6.8849	16.0686	20.466	25.9284	15.5042
Kotak Emerging Equity Scheme-Reg-Growth	38.072(14-Mar-19)	Nifty Midcap 100	3535.1635(Feb 2019)	Pankaj Tibrewal	30-Mar-07	-3.5957	6.8036	16.3767	23.4089	22.4123	11.8222
L&T Midcap Fund - Reg - Growth	131.64(14-Mar-19)	Nifty Midcap 100 TRI	3732.9340(Feb 2019)	Soumendra Nath Lahiri, Vihang Naik	09-Aug-04	-6.8365	8.1775	17.6439	23.3139	25.2413	19.3043
Nifty Midcap 100	17748.5(14-Mar-19)	--	--	--	--	-7.4814	3.6299	12.8636	17.1093	19.2342	17.9576
Nifty Midcap 100 TRI	22780.82(14-Mar-19)	--	--	--	--	-6.6455	4.7514	14.1152	18.4007	20.763	21.2713
Nifty Midcap 150	6324.6(14-Mar-19)	--	--	--	--	-5.8967	7.9825	16.038	19.782	21.2606	14.1261
S&P BSE MID CAP	15088.31(14-Mar-19)	--	--	--	--	-7.5213	5.4958	13.5615	17.7726	19.0248	19.3252

* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

Small Cap Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
Axis Small Cap Fund - Reg - Growth	27.25(14-Mar-19)	Nifty Smallcap 100	222.7903(Feb 2019)	Anupam Tiwari	29-Nov-13	-1.6955	9.5405	13.5958	21.0244	--	20.863
Franklin India Smaller Companies Fund-Growth	53.9273(14-Mar-19)	Nifty Smallcap 250	6777.1708(Feb 2019)	R Janakiraman, Srikesh Nair, Hari Shyamsunder	13-Jan-06	-9.7453	4.7882	13.7193	21.5249	26.2797	13.6463
HDFC Small Cap Fund - Growth	44.017(14-Mar-19)	Nifty Smallcap 100 TRI	6311.8540(Feb 2019)	Chirag Setalvad	03-Apr-08	-2.6216	17.2812	21.8485	20.1985	22.9743	14.4918
L&T Emerging Businesses Fund-Reg-Growth	24.747(14-Mar-19)	S&P BSE Small Cap TRI	5516.0265(Feb 2019)	Soumendra Nath Lahiri, Karan Desai	12-May-14	-9.222	11.0974	21.9206	--	--	20.5835
SBI Small Cap Fund - Growth	51.3939(14-Mar-19)	S&P BSE SMALL CAP	1604.4996(Feb 2019)	Rama Iyer Srinivasan	09-Sep-09	-10.0207	14.1228	19.2587	28.7091	--	18.7721
Nifty Smallcap 100	6568.5(14-Mar-19)	--	--	--	--	-19.4469	-0.756	11.1245	14.1079	16.6763	13.1753
Nifty Smallcap 100 TRI	7986.47(14-Mar-19)	--	--	--	--	-17.8941	0.629	12.4947	15.3867	--	11.1376
Nifty Smallcap 250	5388.15(14-Mar-19)	--	--	--	--	-17.6267	0.4557	11.1354	16.6307	18.4101	12.8235
Nifty Smallcap 50	3198.8(14-Mar-19)	--	--	--	--	-24.8061	-5.709	7.4895	11.4017	13.7554	8.6868
S&P BSE SMALL CAP	14887.8(14-Mar-19)	--	--	--	--	-15.4723	3.9892	12.9906	17.5588	17.6196	19.7837
S&P BSE Small Cap TRI	17501.36(14-Mar-19)	--	--	--	--	-14.7867	4.7705	13.8896	18.5945	19.0949	6.753

* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

Disclaimer : Mutual Fund Investments are subject to market risk read offer document carefully.



Use Debt Funds for Regular Cash Flows



Contd.....

Mutual Fund Update**Multicap Fund**

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
HDFC Equity Fund - Growth	654.934(14-Mar-19)	Nifty 500 TRI	20464.9091(Feb 2019)	Prashant Jain	01-Jan-95	7.019	11.0164	17.9506	15.6661	21.0655	18.8521
ICICI Prudential Multicap Fund - Growth	289.04(14-Mar-19)	S&P BSE 500	3166.5156(Feb 2019)	S Naren, Atul Patel	01-Oct-94	5.2471	8.6787	15.6277	16.667	19.2002	14.7399
Kotak Standard Multicap Fund-Reg-Growth	34.488(14-Mar-19)	Nifty 200	21682.4243(Feb 2019)	Harsha Upadhyaya	11-Sep-09	6.2935	10.6512	17.3247	18.7745	--	13.9042
SBI Magnum Multi Cap Fund - Growth	47.6499(14-Mar-19)	S&P BSE 500	6454.9429(Feb 2019)	Anup Upadhyay	29-Sep-05	2.2159	10.0541	15.261	18.9523	18.4396	12.2961
UTI Equity Fund - Growth	140.5417(14-Mar-19)	S&P BSE 200	8649.2877(Feb 2019)	Ajay Tyagi	20-Apr-92	8.7228	11.7655	14.2676	15.1995	19.08	12.2886
Nifty 200	5938.9(14-Mar-19)	--	--	--	--	5.2726	10.376	14.6296	12.9826	16.0659	12.4279
Nifty 500	9447.2(14-Mar-19)	--	--	--	--	3.2306	9.803	14.5651	13.5105	16.4109	9.7183
Nifty 500 TRI	14036.92(14-Mar-19)	--	--	--	--	4.5544	11.1768	16.0306	14.8354	17.7483	16.6834
S&P BSE 200	4795.31(14-Mar-19)	--	--	--	--	5.5141	10.5486	14.783	13.205	16.6838	13.6076
S&P BSE 200 TRI	5685.1(14-Mar-19)	--	--	--	--	6.9339	11.9774	16.295	14.7367	18.326	10.1802
S&P BSE 500	14970.59(14-Mar-19)	--	--	--	--	3.2591	9.9995	14.7377	13.4564	16.8107	14.3916

* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

Focused Equity Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
Axis Focused 25 Fund - Growth	26.73(14-Mar-19)	Nifty 50	6761.6682(Feb 2019)	Jinesh Gopani	29-Jun-12	5.2777	14.1329	18.0695	16.6889	--	15.7817
Franklin India Focused Equity Fund -Growth	40.1817(14-Mar-19)	Nifty 500	7445.4678(Feb 2019)	Anand Radhakrishnan, Roshi Jain, Srikesh Nair	26-Jul-07	2.9242	8.9094	15.2308	19.7393	23.2993	12.6906
IDFC Focused Equity Fund - Reg - Growth	36.09(14-Mar-19)	Nifty 50 TRI	1528.5426(Feb 2019)	Sumit Agrawal	16-Mar-06	-6.9392	11.1094	14.7348	11.5294	13.7375	10.374
Reliance Focused Equity Fund - Growth	46.2931(14-Mar-19)	S&P BSE 500	4152.5687(Feb 2019)	Vinay Sharma	26-Dec-06	-0.979	8.2335	15.9893	21.5404	21.4696	13.3581
SBI Focused Equity Fund - Growth	136.0903(14-Mar-19)	S&P BSE 500	3579.9338(Feb 2019)	Rama Iyer Srinivasan	17-Sep-04	3.592	14.6169	15.8034	19.2758	27.3986	19.7339
Nifty 50	11343.25(14-Mar-19)	--	--	--	--	8.9555	11.7271	14.5898	11.7589	15.3398	13.7724
Nifty 50 TRI	15749.67(14-Mar-19)	--	--	--	--	10.5332	13.2439	16.1585	13.1835	16.7309	13.6824
Nifty 500	9447.2(14-Mar-19)	--	--	--	--	3.2306	9.803	14.5651	13.5105	16.4109	9.7183
Nifty 500 TRI	14036.92(14-Mar-19)	--	--	--	--	4.5544	11.1768	16.0306	14.8354	17.7483	16.6834
S&P BSE 200 TRI	5685.1(14-Mar-19)	--	--	--	--	6.9339	11.9774	16.295	14.7367	18.326	10.1802
S&P BSE 500	14970.59(14-Mar-19)	--	--	--	--	3.2591	9.9995	14.7377	13.4564	16.8107	14.3916

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Hybrid Equity Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
Aditya Birla Sun Life Equity Hybrid 95 Fund - Growth	748.21(14-Mar-19)	CRISIL Hybrid 35+65 - Aggressive Index	13141.2276(Feb 2019)	Mahesh Patil, Pranay Sinha, Dhaval Shah	10-Feb-95	0.5632	6.2928	11.5502	14.6011	17.9281	19.6044
DSP Equity & Bond Fund - Growth	148.235(14-Mar-19)	CRISIL Hybrid 35+65 - Aggressive Index	6124.7007(Feb 2019)	Vikram Chopra, Atul Bhole	27-May-99	2.6352	7.4345	12.9057	15.4118	15.8455	14.5793
Franklin India Equity Hybrid Fund - Growth	118.2778(14-Mar-19)	CRISIL Hybrid 35+65 - Aggressive Index	1914.4477(Feb 2019)	Sachin Patwal-Desai, Umesh Sharma, Srikesh Nair, Lakshminarayanan Reddy, Krishna Prasad Natarajan	10-Dec-99	4.2566	7.0075	10.4832	14.2523	15.8151	13.6773
ICICI Prudential Equity & Debt Fund - Growth	131.41(14-Mar-19)	CRISIL Hybrid 35+65 - Aggressive Index	25466.6713(Feb 2019)	S Naren, Manish Banthia, Atul Patel	03-Nov-99	3.0667	7.8292	14.5179	15.5712	18.1014	14.2202
SBI Equity Hybrid Fund - Growth	131.7434(14-Mar-19)	CRISIL Hybrid 35+65 - Aggressive Index	27906.8090(Feb 2019)	Rama Iyer Srinivasan, Dinesh Ahuja	09-Oct-95	6.6213	10.9494	12.7449	15.5803	17.3619	15.6432
CRISIL Hybrid 35+65 - Aggressive Index	--	--	--	--	--	7.3933	10.1859	13.4419	12.966	14.8799	14.0218
CRISIL Short Term Bond Fund Index	--	--	--	--	--	7.8523	6.9982	7.6925	8.345	7.8585	7.2388
S&P BSE 200 TRI	5685.1(14-Mar-19)	--	--	--	--	6.9339	11.9774	16.295	14.7367	18.326	10.1802

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Disclaimer : Mutual Fund Investments are subject to market risk read offer document carefully.**Government of India 7.75% Savings (Taxable) Bonds, 2018****The main features of the Bonds are:**

(i) Who can invest:	Individuals (including Joint Holdings) and Hindu Undivided Families. NRIs are not eligible for making investments in these Bonds.
(ii) Issue Price:	The Bonds will be issued at par i.e. at Rs. 100.00. The Bonds will be issued for a minimum amount of Rs. 1000/- (face value) and in multiples thereof. The Bonds will be issued in demat form (Bond Ledger Account) only.
(iii) Options:	Cumulative and Non-cumulative options.
(iv) Limit of investment:	There will be no maximum limit for investment in the Bonds.
(v) Tax treatment:	Income-tax: Interest on the Bonds will be taxable under the Income-tax Act, 1961 as applicable according to the relevant tax status of the bond holder. Wealth tax: The Bonds will be exempt from Wealth-tax under the Wealth- tax Act, 1957.
(vi) Maturity and rate of interest:	The Bonds will have a maturity of 7 years interest at 7.75% per annum payable half- yearly. The cumulative value of Rs. 1000/- at the end of seven years will be Rs. 1703/- .
(vii) Transferability:	The Bonds are not transferable. The Bonds are not tradeable in the Secondary market and are not eligible as collateral for loans from banking institutions, non-banking financial companies or financial institutions.
(viii) Nomination:	A sole holder or a sole surviving holder of a Bond, being an individual, can make a nomination



FIXED DEPOSIT UPDATE

MFG & FINANCE COMPANIES FD'S SCHEMES with effect from March 15, 2019

Sr. No.	Name of the Company	Min Amt.	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)						
					12-23	24-35	36-60	15			
1	Bajaj Finance Limited		0.35								
	Existing Customers 0.25%	25,000		FAAA (CRISIL) MAAA (ICRA)	7.72 7.77 7.85 8.00	7.88 7.93 8.00 8.15	8.42 8.48 8.57 8.75	7.77 7.82 7.89 8.05			Monthly Qtrly Half Yearly Ann
2	Godrej & Boyce Mfg Co Ltd										
		25000		FAA+ CRISIL			36 8.10 8.25				Monthly Half Yearly
3	HDFC Ltd		0.25		12-23	24-84					
	For Individual Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.40 7.45 7.50 -	7.40 7.45 7.50 7.65					Monthly Qtrly Half yearly Ann Cum
4	HDFC Premium Deposits		0.25		15	22 /44	30	33/ 66			
	Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.50 7.55 7.60 -	7.55 7.60 7.65 7.80	7.50 7.55 7.60 7.75	7.65 7.70 7.75 7.90			Monthly Qtrly Half yearly Ann Cum
5	Mahindra Finance		0.25		12	18	24	36	48	60	
		50,000 25,000 10,000		FAAA (CRISIL)	7.90 7.95 8.10 8.10	7.90 7.95 8.10 8.32	8.30 8.35 8.50 8.86	8.60 8.65 8.80 9.60	8.60 8.65 8.80 10.03	8.60 8.65 8.80 10.49	Qtrly Half yearly Yearly Yield
6	Shriram Transport Finance Co Ltd				12	24	36	48	60		
	Shriram Unnati FD Scheme Shriram City Union Finance For Individual Renewals 0.25% Additional	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.95 8.00 8.08 8.25 8.25	8.19 8.25 8.33 8.50 8.87	8.65 8.71 8.81 9.00 9.84	8.65 8.71 8.81 9.00 10.29	8.88 8.95 9.05 9.25 11.13		Monthly Qtrly Half yearly Yearly Cum/Yield
7	Shriram Transport Finance Co Ltd				12	24	36	48	60		
	Shriram Unnati FD Scheme Shriram City Union Finance For Senior Citizen Scheme Renewals 0.25% Additional	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.19 8.25 8.33 8.50 8.50	8.42 8.48 8.57 8.75 9.14	8.88 8.95 9.05 9.25 10.13	8.88 8.95 9.05 9.25 10.62	9.11 9.18 9.28 9.50 11.49		Monthly Qtrly Half yearly Yearly Cum/Yield

Note :

- Please refer Interest Rates before investing. Interest Rate are Subject to Change, if any.
- Please submit your FDR's 1 month in advance for smooth payment.

FDR Investor please submit 15G/15H for F. Y. 2019-20 before 30th April 2019 to avoid TDS deductions. We are not responsible for non submission of 15G/15H for the respective FD Companies. Subject to Change if any.

Please note fixed deposit interest rates may get change w.e.f. 1st April 2019, therefore kindly confirm before investing or else we are not responsible for any changes.

Gupta Publication

Is the most preferred investments advisory publication amongst the retail investors and is sent to more than 10000 Investor families every month. Services rendered by **GUPTA INVESTMENTS** which has been acclaimed by various investors as a milestone achievement.

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Quality

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HDFC Life Click 2 Protect 3D Plus is an online term insurance plan that offers comprehensive security at an affordable price. 3D stands for the three uncertainties that we face at some point in time, i.e. Death, Disability and Disease. With this online term policy, ensure that your family is safeguarded financially if an unexpected eventuality occurs. HDFC Life Click 2 Protect 3D Plus offers a wide range of 9 plan options to help one choose as per their need.

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- ★ Provide financial security at an affordable price
- ★ Ensure your family has comprehensive security always
- ★ Maintain the family's standard of living even in one's absence
- ★ Cover against the 3 uncertainties - death, disease and disability

Features

- ★ Provide financial protection to you and your family at an affordable cost
- ★ Customize your online term plan with a choice of 9 plan options
- ★ All future premiums are waived on Accidental Total Permanent Disability (available under all options) and on diagnosis of Critical Illness (available under 3D Life & 3D Life Long Protection options)
- ★ Protect yourself for whole of life with Life Long Protection & 3D Life Long Protection options
- ★ Flexibility to choose your policy and premium payment terms
- ★ Life Stage Protection feature offers to increase insurance cover on certain key milestones without medicals
- ★ Flexibility to increase your cover every year through top-up option
- ★ Special premium rates for female lives
- ★ Attractive premium rates for non-tobacco users
- ★ Tax benefits* as per prevailing tax laws

*Tax benefits are subject to change from time to time



HDFC SL CREST

In this policy, the investment risk in investment portfolio is borne by the policyholder. The Linked Insurance products do not offer any liquidity during the first five years of contract. The policyholders will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.

Capture the highs of life
with limited premium payment term



HDFC SL Crest, is a short term unit linked insurance (ULIP) investment plan which helps you to achieve your investment goals in a brief period of 10 years along with financial protection for your family. Pay premiums for only 5 years to get market linked returns for a period of 10 years.

Features

- Get access to returns through stock market linked investments. Invest your surplus to get both returns and protection for your family, through our 4 fund options, designed to meet your varied investment needs. HDFC SL Crest is a well-managed savings plan that channelizes your money in an optimum manner.
- 1. Free Asset Allocation: Flexibility to invest in any of the 4 funds available, create your own investment strategy by switching or redirecting future premiums
- 2. Flexibility to choose sum assured multiple between 10 times to 20 times annual premium
- 3. No limit on maximum premium
- 4. In case of your unfortunate demise during the policy term, we will pay the higher of the sum assured (less partial withdrawals) or the total fund value or minimum death benefit (105% of the total premiums paid till date) to your nominee
- 5. Plan can be availed by filling short medical questionnaire, which may not require you to go for medicals

Benefits

Benefits Available Under HDFC Life SL Crest

- ★ Get benefit of investing in a shorter horizon. Pay premiums for just 5 years and enjoy a policy term of 10 years
- ★ Tax benefits under sections 80C and 10(10D) of the Income Tax Act 1961
- ★ Paying premiums is convenient with access to multiple modes – credit card, internet banking, cheque, auto debit facility

Subject to provisions, as per Income Tax Act 1961. Tax benefits are subject to changes in tax laws.

Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference





LIC

Shanti Guaranteed



LIC's JEEVAN SHANTI
 PLAN NO. 850 UIN 512N328V01
**Non linked, Non Participating,
 Single Premium Annuity Plan**

- IMMEDIATE & DEFERRED ANNUITY OPTIONS with Death Benefit also available**
- LIFE LONG regular Income**
- GUARANTEED ANNUITY RATES** From inception of Policy
- GUARANTEED ADDITIONS** during deferment period

Plan Can be taken for **Self** **Joint Lives** & **Divyangjan** lives
 Plan Can be taken from age **30 years upwards***

For details, contact your Agent/Nearest LIC Branch OR
 SMS YOUR CITY NAME to 56767474 OR Visit www.licindia.in
Plan is also available online



LIC/AR/18-19/14/ENG

* For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. IRDAI Regn No.: 512

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 IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint. **Zindagi ke saath bhi, Zindagi ke baad bhi.**

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Strength

GUPTA INVESTMENTS is well known for providing valuable Services, satisfying Investors needs, which claimed various recognition, Certificates and Rewards. Recognised as India's most trusted wealth creators.

UTI Mutual Fund & CNBC TV 18 proudly presented us a special Jury award at the FINANCIAL ADVISOR FORUM 2012-13, powered by ICRA.

Valuable Services

- ◆ Savings for the long term,
- ◆ Protection for the family under any circumstances (Eg : Death of a member)
- ◆ Child Education & Marriage
- ◆ Investment returns over a longer period of time.

With all the above in mind, we focus on protecting, generating good and consistent investment returns to match one's expectations being our primary objective.

Our success is therefore based on teamwork guided by a robust & repeatable investment process.

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To _____



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"Quality Investment under one roof"

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