

GUPTA PUBLICATION

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“Quality Investment under one roof”

August - 2019



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RELIGARE Health Insurance

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Mutual Fund Update

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
Axis Bluechip Fund - Growth	29.21(11-Jul-19)	Nifty 50 TRI	6302.9493(Jun 2019)	Shreyash Devalkar	05-Jan-10	4.6953	13.4115	13.5903	12.094	--	11.921
HDFC Top 100 Fund - Growth	502.493(11-Jul-19)	Nifty 100 TRI	17911.8160(Jun 2019)	Prashant Jain	11-Oct-96	14.0847	8.3912	12.9253	10.9443	13.8786	19.8153
ICICI Prudential Bluechip Fund - Growth	42.25(11-Jul-19)	Nifty 100 TRI	22117.0513(Jun 2019)	Rajat Chandak, Anish Tawakley	23-May-08	5.6778	7.5888	11.0154	11.282	15.3721	13.8098
Reliance Large Cap Fund - Growth	35.1079(11-Jul-19)	S&P BSE 100 TRI	13076.2100(Jun 2019)	Sailesh Raj Bhan	08-Aug-07	9.6772	8.1937	13.3392	12.7234	14.3056	11.0993
SBI Magnum Equity ESG Fund - Growth	105.5902(11-Jul-19)	NIFTY100 ESG	2409.2211(Jun 2019)	Ruchit Mehta	01-Jan-91	7.144	8.0877	9.9239	11.6094	13.4474	14.315
Nifty 100 TRI	14932.4(11-Jul-19)	--	--	--	--	5.4653	8.8754	12.1048	11.0012	13.0797	17.7638
Nifty 50 TRI	16155.78(11-Jul-19)	--	--	--	--	7.0972	10.2178	12.4337	10.5502	12.5503	13.5897
NIFTY100 ESG	2145.32(11-Jul-19)	--	--	--	--	3.7424	9.9139	10.9901	10.0009	--	9.6541
S&P BSE 100 TRI	13942.4927(11-Jul-19)	--	--	--	--	5.7304	8.8774	12.0743	10.6551	12.6246	12.1913

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

Large & 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
Canara Robeco Emerging Equities - Growth	91.96(11-Jul-19)	NIFTY Large Midcap 250 TRI	4929.1310(Jun 2019)	Krishna Sanghvi, Miyush Gandhi	11-Mar-05	-0.7983	3.5637	12.4573	16.8976	21.5807	16.7307
HDFC Growth Opportunities Fund - Growth	112.258(11-Jul-19)	NIFTY Large Midcap 250 TRI	1329.8556(Jun 2019)	Vinay Kulkarni	18-Feb-94	3.931	3.3016	8.004	6.9502	9.9349	11.2797
Kotak Equity Opportunities Fund - Reg - Growth	118.026(11-Jul-19)	Nifty 200 TRI	2577.4705(Jun 2019)	Harsha Upadhyaya	09-Sep-04	3.7372	3.6325	10.4518	13.1862	14.0752	18.0911
Mirae Asset Emerging Bluechip Fund - Growth	52.854(11-Jul-19)	NIFTY Large Midcap 250 TRI	7750.8208(Jun 2019)	Neelesh Surana, Ankit Jain	09-Jul-10	8.9369	6.8032	15.7129	19.9484	--	20.2941
SBI Large & Midcap Fund - Growth	219.3444(11-Jul-19)	NIFTY Large Midcap 250	2608.2393(Jun 2019)	Saurabh Pant	28-Feb-93	5.7137	5.5994	9.7911	12.7465	14.6367	14.1444
Nifty 200 TRI	7449.65(11-Jul-19)	--	--	--	--	3.95	7.743	11.6307	10.8953	12.5425	13.8001
NIFTY Large Midcap 250	5811.72(11-Jul-19)	--	--	--	--	-1.2561	4.1317	9.9987	10.9713	12.6897	13.1108
NIFTY Large Midcap 250 TRI	7090.99(11-Jul-19)	--	--	--	--	-0.2015	5.2327	11.1967	12.296	14.2285	14.6972

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

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	677.345(11-Jul-19)	Nifty 500 TRI	23688.0437(Jun 2019)	Prashant Jain	01-Jan-95	13.3218	7.5637	12.7032	10.8082	15.2784	18.7424
ICICI Prudential Multicap Fund - Growth	292.35(11-Jul-19)	S&P BSE 500 TRI	4002.3821(Jun 2019)	S Naren, Atul Patel	01-Oct-94	5.8242	6.2618	9.9678	12.3139	14.5518	14.5852
Kotak Standard Multicap Fund - Reg - Growth	35.569(11-Jul-19)	Nifty 200 TRI	25844.5538(Jun 2019)	Harsha Upadhyaya	11-Sep-09	6.2618	7.0419	12.4554	15.1899	--	13.7701
Reliance Multi Cap Fund - Growth	98.1608(11-Jul-19)	S&P BSE 500 TRI	10592.5488(Jun 2019)	Sailesh Raj Bhan	28-Mar-05	10.178	7.3104	10.5765	10.5986	17.8864	17.3238
SBI Magnum Multi Cap Fund - Growth	48.808(11-Jul-19)	S&P BSE 500	7650.4135(Jun 2019)	Anup Upadhyay	29-Sep-05	4.6547	6.4344	10.5743	14.7018	13.8553	12.1838
Nifty 200 TRI	7449.65(11-Jul-19)	--	--	--	--	3.95	7.743	11.6307	10.8953	12.5425	13.8001
Nifty 500	9466.4(11-Jul-19)	--	--	--	--	1.3072	5.2541	9.7991	9.5734	11.2912	9.5922
Nifty 500 TRI	14122.25(11-Jul-19)	--	--	--	--	2.4775	6.503	11.1383	10.8355	12.5676	11.3932
S&P BSE 500	14985.7723(11-Jul-19)	--	--	--	--	1.1155	5.3107	9.874	9.5167	11.3226	14.1523
S&P BSE 500 TRI	17810.1731(11-Jul-19)	--	--	--	--	2.3442	6.5741	11.1988	10.8956	12.8535	12.1765

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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	27.89(11-Jul-19)	Nifty 50 TRI	8044.1742(Jun 2019)	Jinesh Gopani	29-Jun-12	-2.0028	9.2433	14.3349	14.4297	--	15.6947
DSP Focus Fund - Growth	23.254(11-Jul-19)	S&P BSE 200 TRI	2039.9131(Jun 2019)	Gopal Agrawal, Jay Kothari	10-Jun-10	2.7756	4.4764	8.601	11.6317	--	9.7279
Franklin India Focused Equity Fund- Growth	41.8908(11-Jul-19)	Nifty 500	8651.8447(Jun 2019)	Anand Radhakrishnan, Roshi Jain, Srikesh Nair	26-Jul-07	12.0123	6.9821	11.0797	14.7949	17.7185	12.716
HDFC Focused 30 Fund - Growth	77.673(11-Jul-19)	Nifty 500 TRI	494.8115(Jun 2019)	Vinay Kulkarni	17-Sep-04	2.336	0.8066	7.3307	8.255	12.6471	14.8324
SBI Focused Equity Fund - Growth	142.7604(11-Jul-19)	S&P BSE 500	4864.2852(Jun 2019)	Rama Iyer Srinivasan	17-Sep-04	6.6122	10.7031	12.6505	14.2085	19.8003	19.6461
Nifty 50 TRI	16155.78(11-Jul-19)	--	--	--	--	7.0972	10.2178	12.4337	10.5502	12.5503	13.5897
Nifty 500	9466.4(11-Jul-19)	--	--	--	--	1.3072	5.2541	9.7991	9.5734	11.2912	9.5922
Nifty 500 TRI	14122.25(11-Jul-19)	--	--	--	--	2.4775	6.503	11.1383	10.8355	12.5676	11.3932
S&P BSE 200 TRI	5754.5062(11-Jul-19)	--	--	--	--	4.1166	7.8952	11.6921	11.1439	12.895	12.3477
S&P BSE 500	14985.7723(11-Jul-19)	--	--	--	--	1.1155	5.3107	9.874	9.5167	11.3226	14.1523
S&P BSE 500 TRI	17810.1731(11-Jul-19)	--	--	--	--	2.3442	6.5741	11.1988	10.8956	12.8535	12.1765

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



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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	284.871(11-Jul-19)	Nifty 500 TRI	4585.3227(Jun 2019)	Miten Lathia	01-Feb-94	-2.8092	5.0906	10.1932	11.7479	15.565	14.0634
ICICI Prudential Value Discovery Fund-Growth	143.3(11-Jul-19)	S&P BSE 500 TRI	16184.7141(Jun 2019)	Mrinal Singh	16-Aug-04	-0.693	3.0664	5.4241	10.348	18.4911	19.5503
L&T India Value Fund - Reg - Growth	35.543(11-Jul-19)	S&P BSE 200 TRI	8259.7042(Jun 2019)	Venugopal Manghat, Karan Desai	08-Jan-10	-0.5818	0.9184	9.7254	14.4553	--	14.2656
Reliance Value Fund - Growth	73.6822(11-Jul-19)	S&P BSE Enhanced Value Index TRI*	3213.0633(Jun 2019)	Meenakshi Dawar	08-Jun-05	2.6815	5.6985	10.4905	11.8223	13.7501	15.2182
Tata Equity P/E Fund - Reg - Growth	132.8396(11-Jul-19)	S&P BSE Sensex TRI	5499.1564(Jun 2019)	Sonam Udasi, Amey Sathe	29-Jun-04	-4.6536	2.8265	11.9402	13.3887	16.2643	18.7637
Nifty 500 TRI	14122.25(11-Jul-19)	--	--	--	--	2.4775	6.503	11.1383	10.8355	12.5676	11.3932
S&P BSE 200 TRI	5754.5062(11-Jul-19)	--	--	--	--	4.1166	7.8952	11.6921	11.1439	12.895	12.3477
S&P BSE 500 TRI	17810.1731(11-Jul-19)	--	--	--	--	2.3442	6.5741	11.1988	10.8956	12.8535	12.1765
S&P BSE Enhanced Value Index TRI*	--	--	--	--	--	--	--	--	--	--	--
S&P BSE Sensex TRI	56391.7378(11-Jul-19)	--	--	--	--	8.3065	11.9119	13.3779	10.6136	12.7284	13.2193

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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
AxisSmallCapFund-Reg-Growth	28.86(11-Jul-19)	NiftySmallcap100TRI	492.9480(Jun2019)	AnupamTiwari	29-Nov-13	6.7308	6.2179	10.9688	14.0359	--	20.7689
HDFC Small Cap Fund-Growth	41.198(11-Jul-19)	NiftySmallcap100TRI	8427.1717(Jun2019)	ChiragSetalvad	03-Apr-08	-6.157	4.3731	12.777	14.9192	16.2601	13.3773
Kotak Small Cap Fund-Reg-Growth	69.636(11-Jul-19)	NiftySmallcap50TRI	1225.1555(Jun2019)	PankajTibrewal	24-Feb-05	-6.7129	-2.9915	6.0531	12.77	16.5002	14.4451
Reliance Small Cap Fund-Growth	38.2023(11-Jul-19)	S&PBSESmallCapTRI	8233.6230(Jun2019)	SamirRachh	16-Sep-10	-8.7259	-0.6937	10.9942	15.7871	--	16.4078
SBI Small Cap Fund-Growth	50.3399(11-Jul-19)	S&PBSESMALLCAP	2258.1040(Jun2019)	RamalyerSrinivasan	09-Sep-09	-2.859	5.0529	13.3745	20.7013	--	17.8487
NiftySmallcap100TRI	7382.48(11-Jul-19)	--	--	--	--	-17.4041	-9.4296	1.2101	4.9901	10.8185	13.7338
NiftySmallcap250	4996.95(11-Jul-19)	--	--	--	--	-15.5296	-9.7422	2.016	6.3408	11.091	11.9211
NiftySmallcap50TRI	3441.26(11-Jul-19)	--	--	--	--	-21.9485	-16.3717	-2.0377	2.823	7.4975	9.0366
S&PBSESMALLCAP	13754.8871(11-Jul-19)	--	--	--	--	-16.2787	-6.715	4.4481	7.2573	10.1347	18.7731
S&PBSESmallCapTRI	16128.4174(10-Jul-19)	--	--	--	--	-15.9681	-6.2164	5.0743	8.1072	11.4278	8.7316

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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	35.94(11-Jul-19)	S&P BSE Mid Cap TRI	2655.8234(Jun 2019)	Shreyash Devalkar	18-Feb-11	1.8996	9.5445	11.9146	12.77	--	16.456
DSP Midcap Fund - Reg - Growth	53.174(11-Jul-19)	Nifty Midcap 100 TRI	6302.3208(Jun 2019)	Vinit Sambre, Jay Kothari, Resham Jain	14-Nov-06	-1.5643	1.4175	9.0905	14.5646	18.6926	14.106
Franklin India Prima Fund - Growth	931.8858(11-Jul-19)	Nifty Midcap 150	7168.5896(Jun 2019)	R.Janakiraman, Sriresh Nair, Hari Shyamsunder	01-Dec-93	-2.2471	1.942	7.9197	14.0908	18.809	19.3587
ICICI Prudential MidCap Fund - Growth	92.86(11-Jul-19)	Nifty Midcap 150 TRI	1755.0485(Jun 2019)	Mrinal Singh, Mittul Kalawadia	28-Oct-04	-3.3715	1.1503	8.3219	11.686	16.2934	16.3579
Kotak Emerging Equity Scheme-Reg-Growth	37.973(11-Jul-19)	Nifty Midcap 100 TRI	4500.5383(Jun 2019)	Pankaj Tibrewal	30-Mar-07	-0.9521	1.4806	9.0771	15.9719	17.9881	11.4676
Nifty Midcap 100 TRI	21972.89(11-Jul-19)	--	--	--	--	-7.1061	-1.9269	7.3006	11.4261	14.1057	20.5475
Nifty Midcap 150	6138.3(11-Jul-19)	--	--	--	--	-6.3566	0.6972	9.1377	12.2055	14.2844	13.5446
Nifty Midcap 150 TRI	7422.94(11-Jul-19)	--	--	--	--	-5.4907	1.532	10.0695	13.362	15.7627	15.0651
S&P BSE Mid Cap TRI	17128.5343(10-Jul-19)	--	--	--	--	-6.8841	-0.8086	7.2513	11.4321	13.2827	14.2829

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

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
DSP Equity & Bond Fund - Growth	151.546(11-Jul-19)	CRISIL Hybrid 35+65 - Aggressive Index*	6230.0759(Jun 2019)	Vikram Chopra, Atul Bhole	27-May-99	3.6651	4.6174	9.1917	12.0296	12.6346	14.4526
HDFC Hybrid Equity Fund - Growth	54.313(11-Jul-19)	NIFTY 50 Hybrid Composite Debt 65:35 Index	22221.2012(Jun 2019)	Chirag Setalvad, Amar Kalkundrikar	06-Apr-05	6.6215	2.2943	7.9403	7.6476	11.7716	12.5889
ICICI Prudential Equity & Debt Fund-Growth	134.7(11-Jul-19)	CRISIL Hybrid 35+65 - Aggressive Index*	25616.7888(Jun 2019)	S Naren, Manish Banthia, Atul Patel	03-Nov-99	8.2102	6.0764	10.8544	12.0671	15.2194	14.1123
Mirae Asset Hybrid-Equity Fund-Reg-Growth	14.937(11-Jul-19)	CRISIL Hybrid 35+65 - Aggressive Index*	2195.8078(Jun 2019)	Mahendra Jajoo, Neelesh Surana, Sudhir Kedia	29-Jul-15	9.1806	8.4159	12.0663	--	--	10.6825
SBI Equity Hybrid Fund - Growth	136.6711(11-Jul-19)	CRISIL Hybrid 35+65 - Aggressive Index*	29831.5860(Jun 2019)	Rama Iyer Srinivasan, Dinesh Ahuja	09-Oct-95	8.1346	8.6293	10.3907	12.3681	13.5187	15.5913
NIFTY 50 Hybrid Composite Debt 65:35 Index	10075.92(11-Jul-19)	--	--	--	--	9.4296	9.3091	11.1028	10.2404	11.193	13.8061

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Disclaimer : Mutual Fund Investments are subject to market risk read offer document carefully.Email Your Queries / Feedback at : gagan@guptainvestments.com



Contd.....

Mutual Fund Update

Arbitrage 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 Arbitrage Fund - Reg - Growth	13.6351(15-Jul-19)	Nifty 50 Arbitrage Index	2296.7427(Jun 2019)	Devang Shah, Viresh Joshi	14-Aug-14	6.2525	6.1452	6.134	--	--	6.5042
ICICI Prudential Equity-Arbitrage Fund-Reg-Growth	24.9235(15-Jul-19)	Nifty 50	10337.8343(Jun 2019)	Kayzad Eghlim, Manish Banthia, Dharmesh Kakkad	30-Dec-06	6.4884	6.2334	6.1841	6.6263	7.2872	7.5493
IDFC Arbitrage Fund - Reg - Growth	23.7983(15-Jul-19)	Nifty 50 Arbitrage Index	5497.6297(Jun 2019)	Yogik Pitti, Harshal Joshi, Arpit Kapoor	21-Dec-06	6.7047	6.3399	6.1979	6.5545	7.1129	7.1395
Kotak Equity Arbitrage Fund - Reg - Growth	26.9485(15-Jul-19)	Nifty 50 Arbitrage Index	13769.0824(Jun 2019)	Rukun Tarachandani	29-Sep-05	6.5709	6.3974	6.3066	6.7149	7.3225	7.448
Reliance Arbitrage Fund - Growth	19.351(15-Jul-19)	Nifty 50 Arbitrage Index	8759.4457(Jun 2019)	Anand Devendra Gupta	14-Oct-10	6.703	6.5928	6.4007	6.8217	--	7.8309
CRISIL Liquid Fund Index	--	--	--	--	--	7.5905	7.3212	7.1493	7.6135	7.5148	6.861
Nifty 50	11588.35(15-Jul-19)	--	--	--	--	5.9733	8.2549	10.7042	9.0093	10.5881	13.6859
Nifty 50 Arbitrage Index	1834.85(15-Jul-19)	--	--	--	--	6.794	5.4352	5.3571	6.1664	--	6.7493

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FIXED DEPOSIT UPDATE

MFG & FINANCE COMPANIES FD'S SCHEMES with effect from July 12, 2019

Sr. No.	Name of the Company	Min Amt.	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)						
1.	Bajaj Finance Limited		0.35		12-23	24-35	36-60	15			
	Existing Customers 0.25%	25,000		FAAA (CRISIL)	7.72	7.88	8.28	7.77			Monthly
				MAAA (ICRA)	7.77	7.93	8.34	7.82			Qtrly
				MAAA (ICRA)	7.85	8.00	8.42	7.89			Half Yearly
				MAAA (ICRA)	8.00	8.15	8.60	8.05			Ann
2.	Godrej & Boyce Mfg Co Ltd						36				
		25000		FAA+ CRISIL			8.10				Monthly
							8.25				Half Yearly
3.	HDFC Ltd		0.25		12-23	24-96					
	For Individual Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL)	7.50	7.50					Monthly
				MAAA (ICRA)	7.55	7.55					Qtrly
				MAAA (ICRA)	7.63	7.63					Half yearly
				MAAA (ICRA)	-	7.78					Ann
				MAAA (ICRA)	7.78	7.78					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)	7.55	7.65	7.60	7.70			Monthly
				MAAA (ICRA)	7.60	7.70	7.65	7.75			Qtrly
				MAAA (ICRA)	7.68	7.78	7.73	7.83			Half yearly
				MAAA (ICRA)	-	7.93	7.88	7.98			Ann
				MAAA (ICRA)	7.83	7.93	7.88	7.98			Cum
5.	Mahindra Finance		0.25		12	18	24	36	48	60	
		50,000		FAAA (CRISIL)	7.90	7.90	8.30	8.60	8.60	8.60	Qtrly
		25,000		FAAA (CRISIL)	7.95	7.95	8.35	8.65	8.65	8.65	Half yearly
		10,000		FAAA (CRISIL)	8.10	8.10	8.50	8.80	8.80	8.80	Yearly
				FAAA (CRISIL)	8.10	8.32	8.86	9.60	10.03	10.49	Yield
6.	Shriram Transport Finance Co Ltd				12	24	36	48	60		
	Shriram Unnati FD Scheme	5,000		FAAA (CRISIL)	7.95	8.19	8.65	8.65	8.88		Monthly
	Dhrram City Union Finance			MAAA (ICRA)	8.00	8.25	8.71	8.71	8.95		Qtrly
	For Individual			MAA+ (ICRA)	8.08	8.33	8.81	8.81	9.05		Half yearly
	Renewals 0.25% Additional			MAA+ (ICRA)	8.25	8.50	9.00	9.00	9.25		Yearly
				MAA+ (ICRA)	8.25	8.87	9.84	10.29	11.13		Cum/Yield
7.	Shriram Transport Finance Co Ltd				12	24	36	48	60		
	Shriram Unnati FD Scheme	5,000		FAAA (CRISIL)	8.19	8.42	8.88	8.88	9.11		Monthly
	Shriram City Union Finance			MAAA (ICRA)	8.25	8.48	8.95	8.95	9.18		Qtrly
	For Senior Citizen Scheme			MAA+ (ICRA)	8.33	8.57	9.05	9.05	9.28		Half yearly
	Renewals 0.25% Additional			MAA+ (ICRA)	8.50	8.75	9.25	9.25	9.50		Yearly
				MAA+ (ICRA)	8.50	9.14	10.13	10.62	11.49		Cum/Yield
8.	LIC Housing Finance Ltd		0.25		12	18	24	36	60		
		10000		FAAA (CRISIL)	7.80	7.80	7.85	7.90	8.00		Monthly
				FAAA (CRISIL)	8.15	8.15	8.20	8.25	8.30		Yearly
				FAAA (CRISIL)	8.15	8.15	8.20	8.25	8.30		Cum/Yield
9.	ICICI Home Finance		0.25		12	15	20	30-40	60-90	105-120	
		40000		FAAA (CRISIL)	7.70	7.90	7.95	8.05	8.10	8.15	Monthly
		20000		AAA (CRISIL)	7.75	7.95	8.00	8.10	8.15	8.20	Qtrly
		10000		CARE (ICRA)	8.00	8.20	8.25	8.35	8.40	8.45	Annual/Cum
				MAAA (ICRA)							
				ICRA							

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, at the earliest 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 August get change w.e.f. 1st August 2019, therefore kindly confirm before investing or else we are not responsible for any changes.





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Guaranteed* Income Option

PAY	GET
₹1 Lakh p.a. Pay total 12 lakhs over the premium term of 12 years	₹2.25 Lakh p.a. Guaranteed* Income paid for 12 years (Total = ₹27 Lakh)

GUARANTEED

- Guaranteed* Income
- Life cover to protect the family
- Enhanced benefits* for premium above 1.5 Lacs p.a.

Pay for 5/10 years, wait for a year, get guaranteed* lifetime income with Return of Premium
HDFC Life Sanchay Plus

Life Long Income Option*

PAY	GET
₹1 Lakh p.a. Pay total 10 lakhs over the premium term of 10 years	₹1 Lakh p.a. Till age 99 + Return of Premium of ₹10 Lakh on 99 years (Total = ₹49 Lakh)

GUARANTEED

- Retirement Income + Legacy Creation
- Life cover to protect the family
- Enhanced benefits* for premium above 1.5 Lacs p.a.

Pay for 10 years, wait for a year, get guaranteed* income for 25 years with Return of Premium
HDFC Life Sanchay Plus

Long Term Income Option

PAY	GET
₹1 Lakh p.a. Pay total 10 lakhs over the premium term of 10 years	₹1.05 Lakh p.a. for 25 years + Return of Premium of ₹10 lakh along with the last payout (Total = ₹36.25 Lakh)

GUARANTEED

- 3 generation income* + Legacy Creation
- Life cover to protect the family from eventualities
- Enhanced benefits* for premium above 1.5 Lacs p.a.

Disclaimer : Insurance is the subject matter of solicitation.



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HDFC SL CREST
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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.

- ★ Free Asset Allocation: Flexibility to invest in any of the 4 funds available, create your own investment strategy by switching or redirecting future premiums
- ★ Flexibility to choose sum assured multiple between 10 times to 20 times annual premium
- ★ Get accNo limit on maximum premium
- ★ 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
- ★ Plan can be availed by filling short medical questionnaire, which may not require you to go for medicals
- ★ EMI available for HDFC Bank Credit Card holders.

Disclaimer : Insurance is the subject matter of solicitation.

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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