


GUPTA

PUBLICATION


Volume - VI Issue - 12

“Quality Investment under one roof”

December - 2019



**Wishing you and yours a wonderful Christmas season
and all the best in the coming year!**





Wealth Creation Thoughts

“To Hell with Fundamentals I’m getting out, like everyone else”	“Patience has its own rewards, Stay Invested”
“I sold all my stock At Half the price” – Distress Sale When you sell in desperation. You always sell cheap.	“it’s better to have a hen tomorrow than an egg today”
“Market demands connection, as surely as it victimises the unconvinced.”	“Secret of sound investing is “Margin of safety”
“At stock Market, Money is moved from active to patient investors”	“Risk Comes from not knowing what you are doing”
“Investing must be rational if you can't understand it don't do it”	“Making money on free advise, is like winning a lottery without buying a tickets”
“When you combine ignorance & borrowed money, the consequences can be disastrous”	“Plan your play & play your Plan. Don't delay”

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FIXED DEPOSIT UPDATE

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

Sr No.	Name of the Company	Min. Amt.	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)						Interest frequency
1.	Bajaj Finance Limited		0.35		12-23	24-35	36-60				
	Existing Customers 0.25%	25,000		FAAA (CRISIL) MAAA (ICRA)	7.72 7.77 7.85 8.00	7.77 7.82 7.89 8.05	8.05 8.10 8.18 8.35				Monthly Qtrly Half Yearly Ann
2.	HDFC Ltd		0.25		12-23	24-84					
	For Individual Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.15 7.20 7.27 - 7.41	7.15 7.20 7.27 7.41 7.41					Monthly Qtrly Half yearly Ann Cum
3.	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)	7.20 7.25 7.32 - 7.46	7.30 7.35 7.42 7.56 7.56	7.25 7.30 7.37 7.51 7.51	7.35 7.40 7.47 7.61 7.61			Monthly Qtrly Half yearly Ann Cum
4.	Mahindra Finance		0.25		12	18	24	36	48	60	
		50,000 25,000 10,000		FAAA (CRISIL)	7.40 7.45 7.60	7.40 7.45 7.60	7.70 7.75 7.90	8.05 8.10 8.25	8.05 8.10 8.25	8.05 8.10 8.25	Qtrly Half yearly Yearly
5.	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)	7.72 7.77 7.85 8.00 8.00	7.95 8.00 8.08 8.25 8.59	8.42 8.48 8.57 8.75 9.54	8.51 8.57 8.66 8.85 10.10	8.65 8.71 8.81 9.00 10.77		Monthly Qtrly Half yearly Yearly Cum/Yield
6.	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)	7.79 8.02 8.10 8.27 8.27	8.20 8.26 8.34 8.52 8.88	8.67 8.73 8.83 9.02 9.86	8.76 8.82 8.92 9.12 10.45	8.90 8.97 9.07 9.27 11.16		Monthly Qtrly Half yearly Yearly Cum/Yield
7.	LIC Housing Finance Ltd		0.25		12	18	24	36	60		
		10000		FAAA (CRISIL)	7.50 7.85 7.85	7.50 7.85 7.85	7.55 7.90 7.90	7.60 7.95 7.95	7.60 7.95 7.95		Monthly Yearly Cum/Yield
8.	ICICI Home Finance		0.25		12	15	20	30 - 40	60 - 90	105 - 120	
		40000 20000 10000		FAAA (CRISIL) AAA CARE MAAA ICRA	7.70 7.75 8.00	7.90 7.95 8.20	7.95 8.00 8.25	8.05 8.10 8.35	8.10 8.15 8.40	8.15 8.20 8.45	Monthly Qtrly Annual/Cum

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 are subject to change if any. Therefore, kindly confirm Interest Rate before investing or else we are not responsible for any changes w.e.f.

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.

'GUPTA INVESTMENTS' Your personal Investments & Insurance Advisor. It was formally established in the year 1997. It has a team of highly experienced, providing quality services to its esteemed clients. We value relationship, being the most important tool for the business in years to come.

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Quality Investments has been the objective of **GUPTA INVESTMENTS**. Our belief in Quality, accompanied by advisory experience and knowledge of the retail investors, as well as the unique needs has made **GUPTA INVESTMENTS** Mumbai's largest retail Investment advisory house. Our easy Straightforward approach to investments, unbiased opinion on products, personalised attention, along with diligent post investment services has earned us the respect of over 10000 families in the country, who invests regularly through us. Our Advisory Services are based on understanding of the Financial Market. We thoroughly take efforts in understanding our Investors profile, their investment needs & objectives.





Sar Utha Ke Jiyo !

HDFC Life Sanchay Plus

**In a life with no guarantees,
get assured benefits.**

Introducing
New
Plan with
Guaranteed
Returns



**Guaranteed*
Benefit Payouts**



Tax Benefits#



**Life cover to protect
your family's future**



Sar utha ke jiyo!

Pay x for 12 years, wait for a year, get
guaranteed* **2.25x** for next 12 years
HDFC Life Sanchay Plus

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



2.25x
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.



Sar Utha Ke Jiyo !

HDFC Life Sampoorn Nivesh

A Unit Linked Insurance Product with Life Insurance Coverage

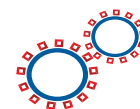
**The higher you reach,
the taller your family stands.**



**Why HDFC Life
Sampoorn Nivesh Plan
is a must-have ULIP:**



**Reducing
Allocation
Charges#**



**Comprehensive
Plan Options**



**Loyalty
Additions**



**8 Fund
Options**

HDFC Life Sampoorn Nivesh

A Unit Linked Insurance Product with Life Insurance Coverage



Sar utha ke jiyo!

Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference





Mutual Fund Update

Large Cap Fund										
Compound Annualized										
Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years	10 Years
Axis Bluechip Fund - Growth	31.63(14-Nov-19)	Nifty 50 TRI	8749.2092(Oct 2019)	Shreyash Devalkar	05-Jan-10	22.9782	14.2308	19.2291	10.6899	--
DSP Top 100 Equity Fund - Reg - Growth	220.316(14-Nov-19)	S&P BSE 100 TRI	2641.3726(Oct 2019)	Gopal Agrawal, Jay Kothari	10-Mar-03	16.4387	6.6403	10.747	7.2894	9.6856
ICICI Prudential Bluechip Fund - Growth	43.38(14-Nov-19)	Nifty 100 TRI	24132.1091(Oct 2019)	Rajat Chandak, Anish Tawakley	23-May-08	9.0224	5.0226	12.3115	8.7447	12.6836
Mirae Asset Large Cap Fund - Reg - Growth	52.819(14-Nov-19)	Nifty 100 TRI	15896.6904(Oct 2019)	Neelesh Surana, Harshad Borawake, Gaurav Misra	04-Apr-08	12.5293	6.7575	14.8236	11.4157	14.7962
SBI Bluechip Fund - Growth	41.0835(14-Nov-19)	S&P BSE 100 TRI	23585.3479(Oct 2019)	Sohini Andani	14-Feb-06	12.9214	4.9418	11.3266	9.5704	11.7869
Nifty 100	12001.1(14-Nov-19)	--	--	--	--	11.0889	6.435	13.1087	7.5152	9.3374
* Less than 1 year Compound Annualized returns,Greater than or Equal to 1 year Compound Annualized returns										

Midcap Fund									
Compound Annualized									
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years	10 Years
Axis Midcap Fund - Growth	39.39(14-Nov-19)	3551.0539(Oct 2019)	Shreyash Devalkar	18-Feb-11	16.229	10.3799	17.9082	10.8481	--
DSP Midcap Fund - Reg - Growth	55.9(14-Nov-19)	6691.3945(Oct 2019)	Vinit Sambre, Jay Kothari, Resham Jain	14-Nov-06	10.2977	0.8451	10.45	11.1178	15.3179
Franklin India Prima Fund - Growth	945.9998(14-Nov-19)	7510.2798(Oct 2019)	R Janakiraman, Srikesh Nair, Hari Shyamsunder	01-Dec-93	5.4987	-0.316	9.076	9.8768	15.0939
Kotak Emerging Equity Fund - Reg - Growth	39.222(14-Nov-19)	5341.1508(Oct 2019)	Pankaj Tibrewal	30-Mar-07	9.4608	0.0459	9.8775	11.3209	14.6559
L&T Midcap Fund - Reg - Growth	130(14-Nov-19)	5831.2978(Oct 2019)	Soumendra Nath Lahiri, Vihang Naik	09-Aug-04	-0.0692	-4.7237	10.1074	10.6824	14.2434
Nifty Midcap 100	16751.2(14-Nov-19)	--	--	--	-4.1907	-7.1798	5.4123	6.5448	8.959
* Less than 1 year Compound Annualized returns,Greater than or Equal to 1 year Compound Annualized returns									

Small Cap Fund									
Compound Annualized									
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years	10 Years
Axis Small Cap Fund - Reg - Growth	31.23(14-Nov-19)	1199.8337(Oct 2019)	Anupam Tiwari	29-Nov-13	20.8124	6.8972	13.778	11.7057	--
HDFC Small Cap Fund - Growth	38.273(14-Nov-19)	9137.0623(Oct 2019)	Chirag Setalvad	03-Apr-08	-8.5188	-4.401	10.3328	9.311	11.911
Kotak Small Cap Fund - Reg - Growth	71.637(14-Nov-19)	1300.2303(Oct 2019)	Pankaj Tibrewal	24-Feb-05	6.0629	-3.377	6.6607	8.4905	13.3169
Nippon India Small Cap Fund - Growth	38.2464(14-Nov-19)	8424.8812(Oct 2019)	Samir Rachh	16-Sep-10	-4.0484	-5.3767	10.2572	10.641	--
SBI Small Cap Fund - Growth	53.5786(14-Nov-19)	2914.5912(Oct 2019)	Rama Iyer Srinivasan	09-Sep-09	8.1079	-1.2581	14.4667	16.3625	18.0966
Nifty Smallcap 100	5685.35(14-Nov-19)	--	--	--	-9.2109	-17.9614	0.1017	1.5741	5.7088
* Less than 1 year Compound Annualized returns,Greater than or Equal to 1 year Compound Annualized returns									

Please call us to review mutual fund Portfolio. Help us to Serve you better

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



Use Debt Funds for Regular Cash Flows





Contd.....

Mutual Fund Update

Equity Linked Saving Schemes (ELSS-u/s 80CCC)											
Compound Annualized											
Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years	10 Years	
Axis Long Term Equity Fund - Growth	49.0154 (14-Nov-2019)	S&P BSE 200 TRI	21492.3319 (Oct-2019)	Jinesh Gopani	29-Dec-09	19.9391	11.5057	17.1529	11.9707	--	
S&P BSE 200 TRI	5940.7821 (14-Nov-2019)	--	--	--	--	11.1014	6.487	14.0268	9.0108	10.5422	
ICICI Prudential Long Term Equity Fund (Tax Saving) - Reg - Growth	378.4600 (14-Nov-2019)	Nifty 500 TRI	6524.8416 (Oct-2019)	Harish Bihani, S Naren	19-Aug-99	7.3584	5.3017	9.8846	7.6463	13.0274	
Nifty 500 TRI	14482.8400 (14-Nov-2019)	--	--	--	--	9.5297	4.5399	13.1601	8.5747	10.1511	
Kotak Tax Saver Fund - Reg - Growth	45.6130 (14-Nov-2019)	Nifty 500 TRI	986.6918 (Oct-2019)	Harsha Upadhyaya	23-Nov-05	13.4313	4.9029	12.0138	9.5935	11.0378	
Nifty 500 TRI	14482.8400 (14-Nov-2019)	--	--	--	--	9.5297	4.5399	13.1601	8.5747	10.1511	
Mirae Asset Tax Saver Fund - Reg - Growth	18.5410 (14-Nov-2019)	Nifty 200 TRI	2670.7097 (Oct-2019)	Neelesh Surana	28-Dec-15	14.4082	7.3433	17.1083	--	--	
Nifty 200 TRI	7663.9500 (14-Nov-2019)	--	--	--	--	10.6879	6.1461	13.8488	8.7012	10.2515	
Tata India Tax Savings Fund - Reg - Growth	18.7997 (14-Nov-2019)	S&P BSE Sensex TRI	2008.7614 (Oct-2019)	Ennettee Fernandes, Rupesh Patel	14-Oct-14	14.7128	4.7725	13.8093	12.1377	--	
S&P BSE Sensex TRI	58799.6429 (14-Nov-2019)	--	--	--	--	15.9589	11.8975	16.692	8.9292	10.6651	
* Less than 1 year Compound Annualized returns, Greater than 1 year Compound Annualized returns											

Arbitrage Fund											
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	Absolute					Annual-ized 1 Year	
					1 Month	2 Months	3 Months	6 Months	9 Months		
Axis Arbitrage Fund - Reg - Growth	13.9029(14-Nov-19)	2531.8387(Oct 2019)	Devang Shah, Viresh Joshi	14-Aug-14	0.3414	1.0362	1.3863	3.1403	4.7876	6.3205	
DSP Arbitrage Fund - Reg - Growth	11.167(14-Nov-19)	809.7756(Oct 2019)	M Suryanarayanan, Rahul Vekaria	25-Jan-18	0.4136	1.0238	1.2972	3.3312	5.1111	6.6367	
ICICI Prudential Equity-Arbitrage Fund-Reg-Growth	25.3749(14-Nov-19)	13391.8661(Oct 2019)	Kayzad Eghlim, Manish Banthia, Dharmesh Kakkad	30-Dec-06	0.3802	0.9572	1.2065	3.1001	4.8359	6.1853	
IDFC Arbitrage Fund - Reg - Growth	24.236(14-Nov-19)	10890.8037(Oct 2019)	Yogik Pitti, Harshal Joshi, Arpit Kapoor	21-Dec-06	0.3669	0.9749	1.2504	3.1561	4.9468	6.4093	
Kotak Equity Arbitrage Fund - Reg - Growth	27.4595(14-Nov-19)	16197.9523(Oct 2019)	Hiten Shah, Rukun Tarachandani	29-Sep-05	0.3978	1.0187	1.2817	3.0824	4.9234	6.3209	
Nifty 50	11872.1(14-Nov-19)	--	--	--	4.6816	7.0726	7.6405	5.7926	10.4787	12.2519	
Nifty 50 Arbitrage Index	1870.18(14-Nov-19)	--	--	--	0.2864	0.9594	1.3038	3.2479	5.4466	6.6657	
* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns											

Banking & PSU											
Compound Annualized											
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years	10 Years		
Axis Banking & PSU Debt Fund - Growth	1862.6065(14-Nov-19)	9832.3917(Oct 2019)	Aditya Pagaria	08-Jun-12	12.123	9.0949	8.5168	8.5367	--		
Franklin India Banking & PSU Debt Fund - Growth	15.8744(14-Nov-19)	573.0281(Oct 2019)	Sachin Padwal-Desai, Umesh Sharma, Sriresh Nair	25-Apr-14	12.806	8.6584	8.0096	8.3313	--		
IDFC Banking & PSU Debt Fund - Reg - Growth	17.1983(14-Nov-19)	11209.5141(Oct 2019)	Anurag Mittal	07-Mar-13	13.0292	9.0485	8.0749	8.2104	--		
Kotak Banking and PSU Debt Fund - Reg - Growth	45.2184(14-Nov-19)	3068.2434(Oct 2019)	Deepak Agrawal	29-Dec-98	11.7185	8.3468	7.8014	8.4772	7.9857		
SBI Banking and PSU Fund - Growth	2213.4747(14-Nov-19)	2952.0818(Oct 2019)	Rajiv Radhakrishnan	09-Oct-09	10.498	8.4483	7.8341	8.1711	8.2149		
* Less than 1 year Compound Annualized returns,Greater than or Equal to 1 year Compound Annualized returns											

You need to STOP worrying about the Market. It is in the nature of markets to get caught in cycles of greed and fear.

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. NRI s 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

RELIGARE Health Insurance





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.

Disclaimer : Insurance is the subject matter of solicitation.



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

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To _____
