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"Quality Investment under one roof"

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FIXED DEPOSIT UPDATE

MFG & FINANCE COMPANIES FD'S SCHEMES with effect from January 14, 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			8.10 8.25			Monthly Half Yearly	
3.	LIC Housing Finance Limited				12	18	24 - 60				
		10,000 50000 51000		FAAA (CRISIL)	7.30 7.40 7.55	7.35 7.45 7.60	7.50 7.60 7.75		General Public Senior Citizen Senior Citizen	Ann / Cum Ann / Cum Ann / Cum	
4.	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	
5.	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	
6.	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
7.	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	
8.	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	
9.	PNB Housing Finance Ltd		0.25		12	24	36	48	60,72,84	120	
	Regular Deposit upto 5 crore	100,000 50,000 20,000 20,000		FAAA (CRISIL)	7.05 7.10 7.15 7.30 7.30	7.15 7.20 7.25 7.40 7.67	7.15 7.20 7.25 7.40 7.96	7.15 7.20 7.25 7.40 8.26	7.15 7.20 7.25 7.40 8.58/8.91/9.26	7.15 7.20 7.25 7.40 10.42	Monthly Qtrly Half yearly Yearly Cum/Yield
10.	PNB Housing Finance Ltd		0.25		15	22	30				
	Special Deposit upto 5 crore	100,000 50,000 20,000 20,000		FAAA (CRISIL)	7.15 7.20 7.25 7.40 7.49	7.25 7.30 7.35 7.50 7.72	7.25 7.30 7.35 7.50 7.94			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. 2018-19 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 may get change w.e.f. 1st February 2019, therefore kindly confirm before investing or else we are not responsible for any changes.

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Mutual Fund Update

Equity Linked Savings Scheme (ELSS)

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	10 Years	Since Inception
Aditya Birla Sun Life Tax Relief 96 - Growth	30.45(11-Jan-19)	S&P BSE 200 TRI	7220.4368(Dec 2018)	Ajay Garg	06-Mar-08	-6.0185	14.5644	12.9044	10.5049	19.0717	19.6522	10.7999
Axis Long Term Equity Fund - Growth	41.4862(11-Jan-19)	S&P BSE 200	17852.2472(Dec 2018)	Jinesh Gopani	29-Dec-09	-1.9955	15.8592	11.6616	9.1161	19.2623	--	17.0426
Franklin India Taxshield - Growth	540.8718(11-Jan-19)	Nifty 500	3774.0270(Dec 2018)	R Janakiraman, Lakshmikanth Reddy	10-Apr-99	-5.0521	9.6665	10.2697	7.3439	16.5215	18.9242	22.3668
ICICI Prudential Long Term Equity Fund (Tax Saving) - Reg - Growth	362.35(11-Jan-19)	Nifty 500	5606.7293(Dec 2018)	S Naren, Harish Bihani	19-Aug-99	-0.2505	11.4961	11.0044	8.2258	16.1626	20.8395	20.3156
Kotak Tax saver - Reg - Growth	41.356(11-Jan-19)	Nifty 500	778.4743(Dec 2018)	Harsha Upadhyaya	23-Nov-05	-4.9812	10.9677	12.6426	8.2229	17.289	16.4405	11.4069
Nifty 500	9098.2(11-Jan-19)	--	--	--	--	-5.7211	12.3014	12.1274	7.4907	13.5618	15.4588	9.7487
Nifty 500 TRI	13492.62(11-Jan-19)	--	--	--	--	-4.5093	13.7419	13.5481	8.769	14.8843	16.7955	16.6061
S&P BSE 100	11079.83(11-Jan-19)	--	--	--	--	-0.9348	13.3183	12.7309	7.1124	12.3422	15.0523	14.0117
S&P BSE 200	4616.35(11-Jan-19)	--	--	--	--	-2.7942	12.9509	12.5472	7.557	13.2382	15.5086	13.5413
S&P BSE 200 TRI	5462.45(11-Jan-19)	--	--	--	--	-1.4699	14.4453	14.0485	8.9875	14.7723	17.1297	9.9563
S&P BSE 500	14422.98(11-Jan-19)	--	--	--	--	-5.5291	12.4677	12.1916	7.5252	13.4347	15.567	14.3089
S&P BSE Sensex TRI	51973.62(11-Jan-19)	--	--	--	--	5.6657	16.651	14.7064	8.345	13.1875	16.3822	9.6539

* 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	4 Years	5 Years	10 Years	Since Inception
Aditya Birla Sun Life Frontline Equity Fund - Reg - Growth	215.1(11-Jan-19)	Nifty 50 TRI	21175.3085(Dec 2018)	Mahesh Patil	30-Aug-02	-4.3575	10.7971	11.9407	7.9989	15.0568	18.2669	20.6056
Axis Bluechip Fund - Growth	26.71(11-Jan-19)	Nifty 50	3737.3361(Dec 2018)	Shreyash Devalkar	05-Jan-10	5.0747	19.0684	13.2147	8.2246	14.6564	--	11.5047
ICICI Prudential Bluechip Fund - Growth	40.36(11-Jan-19)	Nifty 100	20114.7951(Dec 2018)	Rajat Chandak, Anish Tawakley	23-May-08	-1.8244	12.9425	13.8777	8.8781	15.0703	19.3823	14.0065
Reliance Large Cap Fund - Growth	33.3815(11-Jan-19)	S&P BSE 100	11740.0503(Dec 2018)	Sailesh Raj Bhan	08-Aug-07	-1.1384	16.1494	13.9686	9.1307	17.8548	17.9081	11.1165
SBI Bluechip Fund - Growth	37.0366(11-Jan-19)	S&P BSE 100	20610.5224(Dec 2018)	Sohini Andani	14-Feb-06	-5.5235	9.6868	10.4529	8.8331	15.8012	17.6278	10.6696
UTI Mastershare Unit Scheme - Growth	115.8714(11-Jan-19)	S&P BSE 100	5570.1913(Dec 2018)	Swati Kulkarni	19-Sep-86	-1.61	11.941	11.4133	6.9759	14.0394	15.6161	15.4753
Nifty 100	11025.85(11-Jan-19)	--	--	--	--	-0.9571	13.0767	12.5742	7.2703	12.5994	15.4064	16.1435
Nifty 100 TRI	14006.48(11-Jan-19)	--	--	--	--	0.4404	14.6633	14.1349	8.7031	14.0901	16.8996	17.8893
Nifty 50	10794.95(11-Jan-19)	--	--	--	--	1.3496	13.4936	12.5759	6.7172	11.8188	14.5535	13.6623
Nifty 50 TRI	14955.33(11-Jan-19)	--	--	--	--	2.8106	15.0264	14.0913	8.0869	13.2225	15.9364	13.5083
S&P BSE 100	11079.83(11-Jan-19)	--	--	--	--	-0.9348	13.3183	12.7309	7.1124	12.3422	15.0523	14.0117

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

Midcap Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	10 Years	Since Inception
Axis Midcap Fund - Growth	34.87(11-Jan-19)	S&P BSE MID CAP	1807.6386(Dec 2018)	Shreyash Devalkar	18-Feb-11	1.1311	18.5291	12.3511	8.5227	20.363	--	17.1259
Franklin India Prima Fund - Growth	920.3008(11-Jan-19)	Nifty Midcap 150	6573.2676(Dec 2018)	R Janakiraman, Srikanth Nair, Hari Shyamsunder	01-Dec-93	-11.4091	10.4076	11.7712	9.4281	21.3751	23.3202	19.7167
HDFC Mid-Cap Opportunities Fund - Growth	52.862(11-Jan-19)	Nifty Midcap 100 TRI	21084.5747(Dec 2018)	Chirag Setalvad	25-Jun-07	-13.7257	9.3049	12.5603	9.7712	21.1852	24.0804	15.4985
Kotak Emerging Equity Scheme - Reg - Growth	36.86(11-Jan-19)	Nifty Midcap 100	3494.4943(Dec 2018)	Pankaj Tibrewal	30-Mar-07	-13.7475	9.3128	12.3709	10.1827	23.118	20.8789	11.6954
L&T Midcap Fund - Reg - Growth	131.99(11-Jan-19)	Nifty Midcap 100 TRI	3685.2971(Dec 2018)	Soumendra Nath Lahiri, Vihang Naik	09-Aug-04	-15.0698	12.6938	13.5297	12.2047	24.2118	23.4466	19.5744
Nifty Midcap 100	17655.65(11-Jan-19)	--	--	--	--	-18.7095	7.9185	10.2163	8.7079	17.6867	17.5935	18.0949
Nifty Midcap 100 TRI	22636.85(11-Jan-19)	--	--	--	--	-17.9243	9.1813	11.4808	9.9363	19.0461	19.1131	21.4712
Nifty Midcap 150	6277.63(11-Jan-19)	--	--	--	--	-15.8318	12.5851	12.3668	10.5259	19.8707	19.8118	14.2503
S&P BSE MID CAP	15177.03(11-Jan-19)	--	--	--	--	-16.4618	9.6701	11.6966	9.6835	18.168	17.4	19.5966

* 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	4 Years	5 Years	10 Years	Since Inception
Franklin India Smaller Companies Fund - Growth	52.266(11-Jan-19)	Nifty Smallcap 250	6982.7387(Dec 2018)	R Janakiraman, Srikanth Nair, Hari Shyamsunder	13-Jan-06	-18.9799	6.5261	10.0431	9.0244	22.2706	24.3809	13.5628
HDFC Small Cap Fund - Growth	42.601(11-Jan-19)	Nifty Smallcap 100 TRI	6013.2162(Dec 2018)	Chirag Setalvad	03-Apr-08	-11.0608	19.1076	16.9376	13.3821	20.4652	21.5783	14.3887
L&T Emerging Businesses Fund - Reg - Growth	24.379(11-Jan-19)	S&P BSE Small Cap TRI	5630.7705(Dec 2018)	Soumendra Nath Lahiri, Karan Desai	12-May-14	-18.2379	15.2347	16.5653	14.59	--	--	21.0183
Reliance Small Cap Fund - Growth	39.3563(11-Jan-19)	S&P BSE SMALL CAP	7461.2904(Dec 2018)	Samir Rachh, Dhruvil Shah	16-Sep-10	-20.6561	12.9003	13.1872	11.9586	26.3212	--	17.8866
SBI Small Cap Fund - Growth	49.7833(11-Jan-19)	S&P BSE SMALL CAP	1437.9713(Dec 2018)	Rama Iyer Srinivasan	09-Sep-09	-23.625	16.6107	13.4837	14.4775	29.3576	--	18.7388
Nifty Smallcap 100	6396.3(11-Jan-19)	--	--	--	--	-33.134	1.1746	5.0883	4.6296	13.6343	14.9155	13.1336
Nifty Smallcap 100 TRI	7770(11-Jan-19)	--	--	--	--	-31.8202	2.6283	6.4117	5.8613	14.9477	--	11.0276
Nifty Smallcap 250	5260.24(11-Jan-19)	--	--	--	--	-30.3691	3.7216	5.6203	5.5552	16.4654	16.3924	12.7946
Nifty Smallcap 50	3143.01(11-Jan-19)	--	--	--	--	-36.3529	-1.94	1.7204	0.8473	11.2359	11.8809	8.6596
S&P BSE SMALL CAP	14600.37(11-Jan-19)	--	--	--	--	-26.9394	7.1926	7.972	6.6357	17.2977	15.364	19.8685
S&P BSE Small Cap TRI	17144.99(11-Jan-19)	--	--	--	--	-26.372	7.9972	8.839	7.5212	18.3373	16.8102	6.6648

* 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	4 Years	5 Years	10 Years	Since Inception
Aditya Birla Sun Life Equity Fund - Growth	695.54(11-Jan-19)	S&P BSE 200 TRI	10147.6605(Dec 2018)	Anil Shah	27-Aug-98	-6.0716	10.1963	14.8083	10.4182	19.0008	18.7634	23.1285
ICICI Prudential Multicap Fund - Growth	282.05(11-Jan-19)	S&P BSE 500	3120.6285(Dec 2018)	S Naren, Atul Patel	01-Oct-94	-1.1703	11.7465	13.6643	9.5859	17.3208	18.3344	14.7346
Kotak Standard Multicap Fund - Reg-Growth	33.078(11-Jan-19)	Nifty 200	21718.0856(Dec 2018)	Harsha Upadhyaya	11-Sep-09	-2.3585	12.9824	14.3693	10.1459	18.96	--	13.665
SBI Magnum Multi Cap Fund - Growth	45.8162(11-Jan-19)	S&P BSE 500	6394.5966(Dec 2018)	Anup Upadhyay	29-Sep-05	-7.316	11.6663	11.7709	10.3802	18.8981	17.1447	12.1312
UTI Equity Fund - Growth	134.2362(11-Jan-19)	S&P BSE 200	8582.8534(Dec 2018)	Ajay Tyagi	20-Apr-92	0.5978	13.7904	11.7875	7.8098	14.9674	18.0347	12.1786
Nifty 200	5708.45(11-Jan-19)	--	--	--	--	-3.2187	12.7262	12.3809	7.2983	13.0314	15.1377	12.2809
Nifty 500	9098.2(11-Jan-19)	--	--	--	--	-5.7211	12.3014	12.1274	7.4907	13.5618	15.4588	9.7487
Nifty 500 TRI	13492.62(11-Jan-19)	--	--	--	--	-4.5093	13.7419	13.5481	8.769	14.8843	16.7955	16.6061
S&P BSE 200	4616.35(11-Jan-19)	--	--	--	--	-2.7942	12.9509	12.5472	7.557	13.2382	15.5086	13.5413
S&P BSE 200 TRI	5462.45(11-Jan-19)	--	--	--	--	-1.4699	14.4453	14.0485	8.9875	14.7723	17.1297	9.9563
S&P BSE 500	14422.98(11-Jan-19)	--	--	--	--	-5.5291	12.4677	12.1916	7.5252	13.4347	15.567	14.3089
S&P BSE 500 TRI	17039.36(11-Jan-19)	--	--	--	--	-4.2901	13.8947	13.6323	8.9039	14.9232	17.1693	9.7058

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

Value Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	10 Years	Since Inception
HDFC Capital Builder Value Fund - Growth	283.548(11-Jan-19)	Nifty 500 TRI	4154.1224(Dec 2018)	Miten Lathia	01-Feb-94	-7.6556	13.5551	12.9834	9.4023	17.4565	19.9552	14.3407
ICICI Prudential Value Discovery Fund - Growth	140.41(11-Jan-19)	S&P BSE 500	16187.1895(Dec 2018)	Mrinal Singh	16-Aug-04	-5.9166	7.5227	8.7257	6.5766	18.0659	23.7127	20.1171
L&T India Value Fund - Reg - Growth	34.219(11-Jan-19)	S&P BSE 200 TRI	7979.3370(Dec 2018)	Venugopal Manghat, Karan Desai	08-Jan-10	-14.6743	8.3297	10.9004	10.3113	21.7926	--	14.6233
Reliance Value Fund - Growth	70.6422(11-Jan-19)	S&P BSE Enhanced Value Index	3166.6769(Dec 2018)	Meenakshi Dawar	08-Jun-05	-10.6292	13.3641	10.6234	8.1289	16.7212	18.5544	15.4566
Tata Equity P/E Fund - Reg - Growth	129.0674(11-Jan-19)	S&P BSE Sensex TRI	5175.5349(Dec 2018)	Sonam Udasi, Amey Sathe	29-Jun-04	-10.2032	11.4114	14.8747	10.2685	20.8164	20.1069	19.2257
Nifty 500 TRI	13492.62(11-Jan-19)	--	--	--	--	-4.5093	13.7419	13.5481	8.769	14.8843	16.7955	16.6061
S&P BSE 200	4616.35(11-Jan-19)	--	--	--	--	-2.7942	12.9509	12.5472	7.557	13.2382	15.5086	13.5413
S&P BSE 200 TRI	5462.45(11-Jan-19)	--	--	--	--	-1.4699	14.4453	14.0485	8.9875	14.7723	17.1297	9.9563
S&P BSE 500	14422.98(11-Jan-19)	--	--	--	--	-5.5291	12.4677	12.1916	7.5252	13.4347	15.567	14.3089
S&P BSE Enhanced Value Index	271.31(11-Jan-19)	--	--	--	--	-32.5888	-4.1285	5.28	-1.4266	6.3509	10.6599	1.7812
S&P BSE Sensex TRI	51973.62(11-Jan-19)	--	--	--	--	5.6657	16.651	14.7064	8.345	13.1875	16.3822	9.6539

* 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	4 Years	5 Years	10 Years	Since Inception
Aditya Birla Sun Life Focused Equity Fund - Growth	56.0854(11-Jan-19)	Nifty 50 TRI	4042.6858(Dec 2018)	Mahesh Patil	24-Oct-05	-5.7242	9.9882	11.2	7.2268	14.9787	17.4465	13.9266
Axis Focused 25 Fund - Growth	25.96(11-Jan-19)	Nifty 50	6722.7102(Dec 2018)	Jinesh Gopani	29-Jun-12	-3.3147	17.6035	15.6184	11.3276	16.5911	--	15.705
Franklin India Focused Equity Fund - Growth	38.4206(11-Jan-19)	Nifty 500	7516.6193(Dec 2018)	Anand Radhakrishnan, Roshi Jain, Srikanth Nair	26-Jul-07	-7.6858	10.8471	11.8944	7.5406	19.6192	21.3266	12.4499
ICICI Prudential Focused Equity Fund - Ret - Growth	28.84(11-Jan-19)	S&P BSE 500	619.8983(Dec 2018)	Mrinal Singh, Mittul Kalawadia	28-May-09	-4.0266	8.1875	11.6772	5.705	12.3239	--	11.6262
SBI Focused Equity Fund - Growth	130.3244(11-Jan-19)	S&P BSE 500	3464.3853(Dec 2018)	Rama Iyer Srinivasan	17-Sep-04	-6.2273	15.6949	12.6029	9.6537	18.1887	24.0278	19.6278
Nifty 50	10794.95(11-Jan-19)	--	--	--	--	1.3496	13.4936	12.5759	6.7172	11.8188	14.5535	13.6623
Nifty 50 TRI	14955.33(11-Jan-19)	--	--	--	--	2.8106	15.0264	14.0913	8.0869	13.2225	15.9364	13.5083
Nifty 500	9098.2(11-Jan-19)	--	--	--	--	-5.7211	12.3014	12.1274	7.4907	13.5618	15.4588	9.7487
Nifty 500 TRI	13492.62(11-Jan-19)	--	--	--	--	-4.5093	13.7419	13.5481	8.769	14.8843	16.7955	16.6061
S&P BSE 200 TRI	5462.45(11-Jan-19)	--	--	--	--	-1.4699	14.4453	14.0485	8.9875	14.7723	17.1297	9.9563
S&P BSE 500	14422.98(11-Jan-19)	--	--	--	--	-5.5291	12.4677	12.1916	7.5252	13.4347	15.567	14.3089
S&P BSE Sensex	36009.84(11-Jan-19)	--	--	--	--	4.3658	15.1867	13.1865	6.8896	11.6334	14.7288	15.7727

* 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	4 Years	5 Years	10 Years	Since Inception
ICICI Prudential Equity & Debt Fund - Growth	128.27(11-Jan-19)	CRISIL Hybrid 35+65 - Aggressive Index	26694.7983(Dec 2018)	S Naren, Manish Banthia, Atul Patel	03-Nov-99	-2.4711	9.2646	12.9314	8.9637	15.8763	17.4307	14.2107
L&T Hybrid Equity Fund - Reg - Growth	25.257(11-Jan-19)	CRISIL Short Term Bond Fund Index, S&P BSE 200 TRI	10081.1403(Dec 2018)	Soumendra Nath Lahiri, Shriram Ramanathan, Karan Desai	07-Feb-11	-6.3063	8.4967	8.9524	8.2215	15.2672	--	12.3911
Principal Hybrid Equity Fund - Growth	75.25(11-Jan-19)	CRISIL Hybrid 35+65 - Aggressive Index	1674.5419(Dec 2018)	P V K Mohan, Bekky Kuriakose	14-Jan-00	-4.079	13.9827	14.7066	11.0385	15.7488	15.6986	11.2035
Reliance Equity Hybrid Fund - Growth	52.7047(11-Jan-19)	CRISIL Hybrid 35+65 - Aggressive Index	13170.9179(Dec 2018)	Amit Tripathi, Sanjay Parekh	08-Jun-05	-6.2931	9.4839	9.5692	8.1491	15.1532	17.4457	12.9969
SBI Equity Hybrid Fund - Growth	127.3466(11-Jan-19)	CRISIL Hybrid 35+65 - Aggressive Index	28635.0252(Dec 2018)	Rama Iyer Srinivasan, Dinesh Ahuja	09-Oct-95	-1.5685	11.4975	10.0727	8.5297	15.2981	16.3244	15.5972
CRISIL Hybrid 35+65 - Aggressive Index	--	--	--	--	--	1.3537	11.1944	11.9982	8.9486	13.0046	13.8415	13.9701
CRISIL Short Term Bond Fund Index	--	--	--	--	--	6.8781	6.2552	7.4964	7.7924	8.3118	7.7905	7.2071
S&P BSE 200 TRI	5462.45(11-Jan-19)	--	--	--	--	-1.4699	14.4453	14.0485	8.9875	14.7723	17.1297	9.9563

* 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.Email Your Queries / Feedback at : gagan@guptainvestments.com



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LICAR18-19/14/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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LIC



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Get **GUARANTEED** Survival Benefit equal to 8% of Basic Sum Assured each year after the final premium, till Age 99 and lump sum maturity benefit on survival to Age 100.

FEATURES:

1. Age Eligibility: For a child of 90 days to 55 years
2. Minimum Basic Sum Assured: Rs. 2,00,000/-
3. Maximum Basic Sum Assured: No limit
4. Premium Paying Term: 15, 20, 25 and 30 years
5. Policy Term: (100 minus age at entry) years

OPTIONAL RIDERS:

1. LICs Accidental Death and Disability Benefit Rider
2. LICs Accidental Benefit Rider
3. LICs New Term Assurance Rider
4. LICs New Critical illness Benefit Rider

SPECIAL FEATURES:

1. Life long risk cover till Age 100
2. Bonus throughout the term
3. Final additional bonus(if any)
4. Loan facility

Disclaimer : Insurance is the subject matter of solicitation.



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Why you need this Plan ?

- ★ 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



Sar Utha Ke Jiyo !

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

A unit linked plan with life insurance coverage



Sar utha ke jiyo!

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



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

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