

GUPTA

PUBLICATION


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“Quality Investment under one roof”

February - 2020

FINANCIAL INDEPENDENCE

Financial Support During Emergencies



Accidents may happen anytime, life insurance ensures family and loved ones stay financially protected

#LifeInsuranceProtection


Why should one plan for Retirement Early?



One could be forced to retire early


One could retire earlier than planned due to various reasons like prolonged illness, company shutdown, job automation. Early planning could help one stay protected financially


ULIPs can be a great vehicle for



Retirement planning

Children education






Wealth creation

It's ideal for those who do not mind taking exposure in equity and yet want to have an insurance product in the portfolio

3 reasons why ULIPs can help you save for the long term



Reason #1

Dual Advantage

ULIPs offers life cover and returns with the advantage of tax saving

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## HDFC Life Sanchay Plus

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

Introducing  
New  
Plan with  
Guaranteed  
Returns



**Guaranteed\*  
Benefit Payouts**



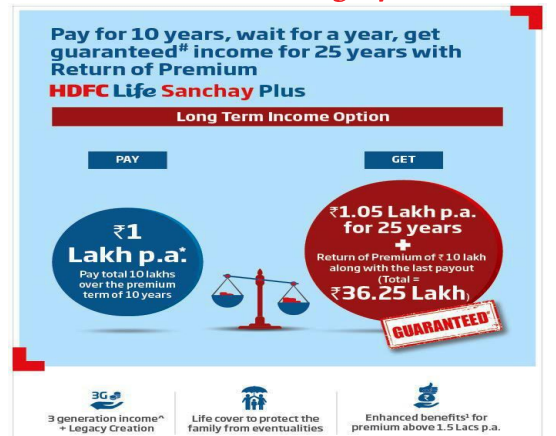
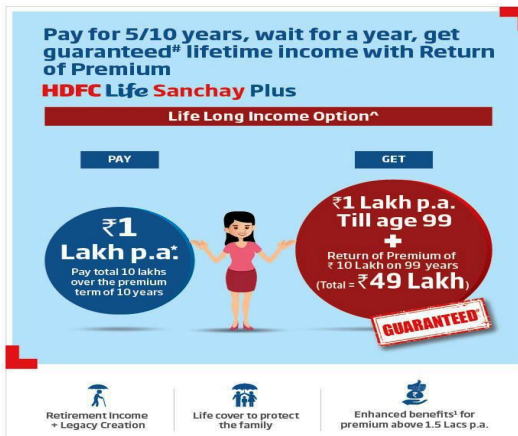
**Tax Benefits#**



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



*Sar utha ke jiyo!*



## HDFC Life Sampoorn Nivesh

A Unit Linked Insurance Product with Life Insurance Coverage

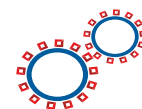
**The higher you reach,  
the taller your family stands.**



**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



# FIXED DEPOSIT UPDATE

MFG & FINANCE COMPANIES FD'S SCHEMES with effect from January 15, 2020

Sr No.	Name of the Company	Min. Amt.	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)						Interest frequency
1.	<b>Bajaj Finance Limited</b>		0.25		12-23	24-35	36-60				
	Existing Customers 0.25%	25,000		FAAA (CRISIL) MAAA (ICRA)	7.35 7.39 7.46 7.60	7.63 7.68 7.75 7.90	7.81 7.87 7.94 8.10				Monthly Qtrly Half Yearly Ann
2.	<b>HDFC Ltd</b>		0.25		12-23	24-84					
	For Individual Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.05 7.10 7.17 - 7.30	7.05 7.10 7.17 7.30 7.30					Monthly Qtrly Half yearly Ann Cum
3.	<b>HDFC Premium Deposits</b>		0.25		15	22 /44	30	33/ 66			
	Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.10 7.15 7.22 - 7.35	7.20 7.25 7.32 7.45 7.45	7.15 7.20 7.27 7.40 7.40	7.25 7.30 7.37 7.50 7.50			Monthly Qtrly Half yearly Ann Cum
4.	<b>Mahindra Finance</b>		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.	<b>Shriram Transport Finance Co Ltd</b>				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)	7.53 7.58 7.65 7.80 7.80	7.72 7.77 7.85 8.00 8.32	8.28 8.34 8.42 8.60 9.36	8.37 8.43 8.52 8.70 9.90	8.42 8.48 8.57 8.75 10.42		Monthly Qtrly Half yearly Yearly Cum/Yield
6.	<b>Shriram Transport Finance Co Ltd</b>				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)	7.78 7.83 7.91 8.06 8.06	7.97 8.02 8.10 8.27 8.61	8.53 8.59 8.68 8.87 9.68	8.62 8.68 8.78 8.97 10.25	8.67 8.73 8.83 9.02 10.80		Monthly Qtrly Half yearly Yearly Cum/Yield
7.	<b>LIC Housing Finance Ltd</b>		0.25	FAAA	12	18	24	36	60		
		10000		(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.	<b>ICICI Home Finance</b>		0.25	FAAA	12	15	20	30 - 40	60 - 90	105 - 120	
		40000 20000 10000		(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.



**SECURE**

**HEALTH AND WEALTH BOTH**

**WITH TAX SAVING BENEFITS OF HEALTH INSURANCE**

Disclaimer : Insurance is the subject matter of solicitation.





# Mutual Fund Update

Large Cap Fund					Compound Annualized (%)			
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years
Axis Bluechip Fund - Growth	32.45(14-Jan-20)	10211.8850(Dec 2019)	Shreyash Devalkar	05-Jan-10	22.2683	12.6702	19.8521	10.8988
ICICI Prudential Bluechip Fund-Growth	45.2(14-Jan-20)	25024.9081(Dec 2019)	Rajat Chandak, Anish Tawakley	23-May-08	12.6901	4.6595	12.4714	9.6494
Kotak Bluechip Fund - Reg - Growth	256.638(14-Jan-20)	1487.9328(Dec 2019)	Harish Krishnan	04-Feb-03	17.8049	5.7623	12.4876	9.1648
Mirae Asset Large Cap Fund-Reg-Growth	55.107(14-Jan-20)	16873.0341(Dec 2019)	Harshad Borawake, Gaurav Misra	04-Apr-08	15.5235	5.6819	15.0453	12.0276
SBI Bluechip Fund - Growth	42.1856(14-Jan-20)	23641.3508(Dec 2019)	Sohini Andani	14-Feb-06	14.4513	3.5949	11.0701	9.8332
Nifty 100	12468.55(14-Jan-20)	--	--	--	13.7117	5.4823	12.9648	8.5101

Midcap Fund					Compound Annualized (%)			
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years
Axis Midcap Fund - Growth	40.3(14-Jan-20)	4140.7172(Dec 2019)	Shreyash Devalkar	18-Feb-11	16.038	7.9184	17.8363	9.9619
DSP Midcap Fund - Reg - Growth	59.074(14-Jan-20)	6956.7713(Dec 2019)	Vinit Sambre, Jay Kothari, Resham Jain	14-Nov-06	13.8754	-0.5489	10.6315	10.6218
Kotak Emerging Equity Fund - Reg - Growth	42.006(14-Jan-20)	5887.9520(Dec 2019)	Pankaj Tibrewal	30-Mar-07	14.4048	-0.7682	11.1002	10.8514
L&T Midcap Fund - Reg - Growth	137.18(14-Jan-20)	5992.3281(Dec 2019)	Venugopal Manghat, Vihang Naik	09-Aug-04	4.3115	-6.0442	9.8156	10.3298
Tata Mid Cap Growth Fund - Reg - Growth	146.2773(14-Jan-20)	772.9599(Dec 2019)	Rupesh Patel, Ennette Fernandes	01-Jul-94	12.8129	-2.4753	10.928	8.7648
Nifty Midcap 100	17651.65(14-Jan-20)	--	--	--	0.3647	-9.817	5.1553	6.9428

Small Cap Fund					Compound Annualized (%)			
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years
Axis Small Cap Fund - Reg - Growth	33.01(14-Jan-20)	1542.1794(Dec 2019)	Anupam Tiwari	29-Nov-13	24.3315	5.7182	15.0298	11.7328
ICICI Prudential Smallcap Fund-Ret-Growth	26.81(14-Jan-20)	798.5207(Dec 2019)	S Naren, Harish Bihani	18-Oct-07	16.2619	-6.6047	6.8393	6.3103
Kotak Small Cap Fund - Reg - Growth	76.69(14-Jan-20)	1359.6491(Dec 2019)	Pankaj Tibrewal	24-Feb-05	12.289	-5.1314	7.9661	8.6877
L&T Emerging Businesses Fund-Reg-Growth	23.683(14-Jan-20)	5941.2577(Dec 2019)	Venugopal Manghat, Vihang Naik, Alok Ranjan	12-May-14	-2.5712	-10.9375	8.9891	10.883
SBI Small Cap Fund - Growth	54.8179(14-Jan-20)	3156.0074(Dec 2019)	Rama Iyer Srinivasan	09-Sep-09	10.1894	-8.4653	14.4631	13.5609
Nifty Smallcap 100	6164.85(14-Jan-20)	--	--	--	-3.3374	-19.8092	-0.4502	3.0925

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

Multicap Fund								
Compound Annualized (%)								
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years
Axis Multicap Fund - Reg - Growth	12.9000 (14-Jan-2020)	5401.4731 (Dec-2019)	Shreyash Devalkar	20-Nov-17	21.1268	12.4762	--	--
Nifty 500 TRI	15124.4700 (14-Jan-2020)	--	--	--	12.6731	3.1999	13.1041	9.5105
DSP Equity Fund - Reg - Growth	43.7060 (14-Jan-2020)	3266.6473 (Dec-2019)	Atul Bhole	07-Jun-07	21.5778	4.3755	13.9786	9.6039
Nifty 500 TRI	15124.4700 (14-Jan-2020)	--	--	--	12.6731	3.1999	13.1041	9.5105
Kotak Standard Multicap Fund-Reg-Growth	38.1600 (14-Jan-2020)	29597.8548 (Dec-2019)	Harsha Upadhyaya	11-Sep-09	16.1962	5.8963	13.8005	11.0812
Nifty 200 TRI	7975.9900 (14-Jan-2020)	--	--	--	13.5443	4.9583	13.7081	9.6123
Mirae Asset Emerging Bluechip Fund-Growth	59.1840 (14-Jan-2020)	9516.4806 (Dec-2019)	Ankit Jain, Neelesh Surana	09-Jul-10	19.0466	4.3757	16.8181	15.818
NIFTY Large Midcap 250 TRI	7590.1500 (14-Jan-2020)	--	--	--	9.9343	0.4714	12.5946	10.2005
SBI Magnum Multi Cap Fund - Growth	52.0808 (14-Jan-2020)	8479.6933 (Dec-2019)	Anup Upadhyay	29-Sep-05	13.8714	2.5856	12.2959	11.1264
S&P BSE 500 TRI	19114.5373 (14-Jan-2020)	--	--	--	12.7463	3.37	13.2382	9.63

Equity Linked Saving Schemes (ELSS-u/s 80CCC)								
Compound Annualized (%)								
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years
Axis Long Term Equity Fund - Growth	50.0577 (14-Jan-2020)	21472.8219 (Dec-2019)	Jinesh Gopani	29-Dec-09	21.3776	8.4668	17.4101	11.2194
S&P BSE 200 TRI	6189.5676 (14-Jan-2020)	--	--	--	13.8921	5.3965	13.9779	9.9165
DSP Tax Saver Fund - Growth	52.6150 (14-Jan-2020)	6259.9891 (Dec-2019)	Rohit Singhania	18-Jan-07	18.1802	3.227	12.3785	10.9869
Nifty 500 TRI	15124.4700 (14-Jan-2020)	--	--	--	12.6731	3.1999	13.1041	9.5105
Kotak Tax Saver Fund - Reg - Growth	48.0650 (14-Jan-2020)	1067.5076 (Dec-2019)	Harsha Upadhyaya	23-Nov-05	17.126	5.0483	12.6719	9.7699
Nifty 500 TRI	15124.4700 (14-Jan-2020)	--	--	--	12.6731	3.1999	13.1041	9.5105
Mirae Asset Tax Saver Fund - Reg - Growth	19.4970 (14-Jan-2020)	3066.3030 (Dec-2019)	Neelesh Surana	28-Dec-15	18.135	5.6499	17.5219	--
Nifty 200 TRI	7975.9900 (14-Jan-2020)	--	--	--	13.5443	4.9583	13.7081	9.6123
Tata India Tax Savings Fund - Reg - Growth	19.5379 (14-Jan-2020)	2093.9160 (Dec-2019)	Ennette Fernandes, Rupesh Patel	14-Oct-14	15.8804	1.9661	13.7976	11.8329
S&P BSE Sensex TRI	61231.4496 (14-Jan-2020)	--	--	--	18.3261	11.0433	16.8815	10.3613

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		
ICICI Prudential Equity-Arbitrage Fund-Reg-Growth	25.5576(14-Jan-20)	13565.9663(Dec 2019)	Kayzad Eghlim,Manish Banthia,Dharmesh Kakkad	30-Dec-06	0.4203	0.72	1.1029	2.5581	4.5299	6.0437	
IDFC Arbitrage Fund - Reg - Growth	24.4048(14-Jan-20)	11944.3492(Dec 2019)	Yogik Pitti, Harshal Joshi, Arpit Kapoor	21-Dec-06	0.4066	0.6965	1.066	2.5624	4.5666	6.1946	
Kotak Equity Arbitrage Fund - Reg - Growth	27.6594(14-Jan-20)	17486.3229(Dec 2019)	Hiten Shah	29-Sep-05	0.4154	0.728	1.1287	2.6524	4.5915	6.1447	
Nippon India Arbitrage Fund - Growth	19.8522(14-Jan-20)	10527.6294(Dec 2019)	Anand Devendra Gupta	14-Oct-10	0.388	0.6949	1.0393	2.6042	4.6066	6.2018	
SBI Arbitrage Opportunities Fund-Growth	25.1836(14-Jan-20)	5330.7093(Dec 2019)	Neeraj Kumar	03-Nov-06	0.38	0.6865	1.0132	2.5958	4.6713	6.0809	
* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns											

Asset Allocator Fund								
Compound Annualized (%)								
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years
DSP Dynamic Asset Allocation Fund - Reg - Growth	16.293(14-Jan-20)	1138.0226(Dec 2019)	Atul Bhole, Saurabh Bhatia	06-Feb-14	10.3563	6.4187	7.8543	7.4504
Franklin India Dynamic Asset Allocation Fund Of Funds - Growth	87.3991(14-Jan-20)	1064.7041(Dec 2019)	Paul Parampreet	31-Oct-03	7.3187	5.7093	8.4793	7.8809
ICICI Prudential Asset Allocator Fund (FOF) - Growth	59.3828(14-Jan-20)	6002.0779(Dec 2019)	S Naren, Manish Banthia, Dharmesh Kakkad	18-Dec-03	10.5724	9.1924	10.7305	9.7305

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. <b>NRIs are not eligible for making investments in these Bonds.</b>
(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:	<b>Income-tax:</b> 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. <b>Wealth tax:</b> 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 <b>7 years</b> interest at <b>7.75%</b> per annum payable half- yearly. The cumulative value of <b>Rs. 1000/-</b> at the end of seven years will be <b>Rs. 1703/-</b> .
(vii) Transferability:	The Bonds are <b>not</b> transferable. The Bonds are <b>not</b> tradeable in the Secondary market and are <b>not</b> 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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To \_\_\_\_\_

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