RNI No. : MAHENG/2001/05593 Postal Regd No. : MCN/213/2021-2023 WPP Renewal No. : MR/TECH/WPP-83/North/2021-23 Monthly Publication from Gupta Investments Financial Services Pvt Ltd<sup>™</sup> For Private Circulation Only **II OM SHRI SAI RAM II** Pages: 6 "Quality Investment under one roof" Volume - X Issue - 04 April - 2023 SHRIRAM SHRIRAM GROUP is celebrating Golden Jubilee www.shriramfinance.in by Launching SHRIRAM FINANCE LTD.'S

# "JUBILEE DEPOSITS" (50 months)

w.e.f. 5th April'23

# 8.50% p.a.

	11	Non Cum	mulative		Cummulative
Period of Deposit	Monthly % p.a	Quarterly % p.a	HalfYearly% p.a	Yearly % p.a	Effective yield % p.a.
50 months	8.18%	8.24%	8.33%	8.50%	9.71%

- Additional interest of 0.50% p.a will be paid for senior citizen (completed age 60 years on the date of deposit/renewal)
- Additional interest of 0.25% p.a will be paid on all renewals, where the deposit is matured.
- Additional interest of 0.10% p.a. will be paid to Women Depositors.
- Deposits will be accepted in multiples of Rs. 1,000/-, subject to a minimum amount of Rs. 5,000/-





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# **GUPTA PUBLICATION**

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# **Mutual Fund Updates**

# Largecap Fund

						ADSO	olute		Co	mpou	na An	nualiz	ea
Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
ICICI Prudential Bluechip Fund - Growth	68.38(06-Apr-23)	23-May-08	34198.5243(Feb 2023)	Anish Tawakley, Vaibhav Dusad	-0.0877	-1.0563	2.6573	2.197	13.1285	28.1123	11.6221	14.1241	14.7469
Kotak Bluechip Fund - Reg - Growth	375.712(06-Apr-23)	04-Feb-03	5259.2416(Feb 2023)	Harish Krishnan	-0.7327	-1.1997	1.0185	-0.122	9.6108	26.4432	11.3259	12.6042	13.6108
Nippon India Large Cap Fund - Reg - Growth	54.6955(06-Apr-23)	08-Aug-07	12524.5266(Feb 2023)	Sailesh Raj Bhan, Ashutosh Bhargava	-0.2735	0.136	2.0073	5.0592	16.1962	30.7645	11.3842	14.0773	15.0427
SBI Bluechip Fund - Growth	62.6924(06-Apr-23)	14-Feb-06	33987.0680(Feb 2023)	Sohini Andani	-0.2077	-0.832	1.7083	2.0849	10.3104	27.4631	10.3785	12.4186	14.7371
Nifty 50	17599.15(06-Apr-23)				-0.6341	-1.4575	1.5425	-1.1708	9.4791	26.0511	11.2345	12.7092	12.2158
* Less than 1 year Absolute returns. Greater than or Equal to 1 year Compound Appualized returns													

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

# **Midcap Fund**

						Abs	olute		Co	mpou	nd An	nualiz	zed
Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Mid-Cap Opportunities Fund - Growth	101.22(06-Apr-23)	25-Jun-07	35009.7436(Feb 2023)	Chirag Setalvad	-0.8648	-1.2353	1.1684	8.8013	17.3685	37.5963	11.741	15.8894	19.4373
Kotak Emerging Equity Fund - Reg - Growth	75.005(06-Apr-23)	30-Mar-07	23962.9364(Feb 2023)	Pankaj Tibrewal	-1.8156	-1.5036	-2.4921	1.5874	14.1543	36.5043	13.0907	16.8136	20.1488
Mirae Asset Midcap Fund - Reg - Growth	20.537(06-Apr-23)	29-Jul-19	8753.8707(Feb 2023)	Ankit Jain	-2.2001	-5.4422	-4.9433	-2.8064	12.5894	35.885			
SBI Magnum Midcap Fund - Growth	145.3227(06-Apr-23)	29-Mar-05	8732.6037(Feb 2023)	Sohini Andani	-1.4705	1.3844	-3.912	3.2809	16.2985	39.8968	12.1467	13.8976	19.4805
Nifty Midcap 100	30353.8(06-Apr-23)				-1.9582	-3.394	-3.5858	-2.8031	12.4228	36.5534	9.2267	13.1713	15.1107

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

# **Smallcap Fund**

						Abso	olute		Co	mpou	nd An	nualiz	zed
Scheme Name	NAV	Lowest NAV	Corpus (In crs.)	Fund Manager	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Small Cap Fund - Growth	81.152(06-Apr-23)	5.292(09-Mar-09)	14648.7558(Feb 2023)	Chirag Setalvad	-0.6245	1.7925	4.7393	8.4079	22.8707	45.8613	11.9964	18.1183	18.7585
Kotak Small Cap Fund - Reg - Growth	159.264(06-Apr-23)	9.587(09-Mar-09)	8617.5481 (Feb 2023)	Pankaj Tibrewal	-1.7071	-1.5941	-4.9556	-5.0457	15.2863	44.7306	14.6558	17.452	19.963
Nippon India Small Cap Fund - Reg - Growth	92.6059(06-Apr-23)	7.6005(20-Dec-11)	23910.1809(Feb 2023)	Samir Rachh, Kinjal Desai, Tejas Sheth, Akshay Sharma	-0.4549	0.0697	0.3034	4.3247	24.4715	49.4017	15.252	20.7994	25.5873
SBI Small Cap Fund - Growth	109.6194(06-Apr-23)	9.43(03-Nov-09)	15395.3894(Feb 2023)	Rama Iyer Srinivasan	-1.7363	-2.6056	-5.2543	2.9941	16.6504	38.1517	13.6666	19.1702	24.9782
Nifty Smallcap 100	9198.35(06-Apr-23)	718.8(17-May-04)			-2.5815	-4.74	-4.811	-15.5212	5.4476	36.5598	2.3108	9.1505	11.2082

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

# **Multicap Fund**

						Abso	olute		Co	mpou	nd An	nualiz	zed
Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Multi Cap Fund - Reg - Growth	10.9340 (6-Apr-2023)	10-Dec-21	5789.7593 (Feb-2023)	Gopal Agrawal	-0.2372	-0.591	1.9012	6.7148					
NIFTY 500 Multicap 50:25:25 TRI	12253.2300 (6-Apr-2023)				-1.2205	-3.4316	-2.4867	-3.5282	11.7835	32.8627	10.7371	14.424	15.6806
Kotak Multicap Fund - Reg - Growth	10.2430 (6-Apr-2023)	29-Sep-21	3911.5491 (Feb-2023)	Abhishek Bisen, Arjun Khanna, Devender Singhal, Harsha Upadhyaya	-2.1681	-3.6497	-0.8902	3.9687					
NIFTY 500 Multicap 50:25:25 TRI	12253.2300 (6-Apr-2023)				-1.2205	-3.4316	-2.4867	-3.5282	11.7835	32.8627	10.7371	14.424	15.6806
Nippon India Multi Cap Fund - Reg - Growth	164.9769 (6-Apr-2023)	28-Mar-05	14091.9589 (Feb-2023)	Ashutosh Bhargava, Sailesh Raj Bhan	-0.2861	0.2387	-0.5696	5.9659	21.0403	36.6298	12.3115	14.0659	14.9051
NIFTY 500 Multicap 50:25:25 TRI	12253.2300 (6-Apr-2023)				-1.2205	-3.4316	-2.4867	-3.5282	11.7835	32.8627	10.7371	14.424	15.6806
SBI Multicap Fund - Reg - Growth	10.1195 (6-Apr-2023)	08-Mar-22	11705.3940 (Feb-2023)	Mohit Jain, Rama Iyer Srinivasan	-1.7686	-4.0624	-6.8023	-2.6419					
NIFTY 500 Multicap 50:25:25 TRI	12253.2300 (6-Apr-2023)				-1.2205	-3.4316	-2.4867	-3.5282	11.7835	32.8627	10.7371	14.424	15.6806

\* Less than 1 year Absolute returns, Greater than 1 year Compound Annualized returns

# Large & Midcap Fund

Compound Annualized

Absolute

Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Large and Mid Cap Fund - Growth	194.8470 (6-Apr-2023)	18-Feb-94	7897.5856 (Feb-2023)	Gopal Agrawal	2.2712	-1.8714	-0.333	1.7887	15.3668	33.299	12.6391	13.5598	12.0841
NIFTY Large Midcap 250 TRI	12343.9900 (6-Apr-2023)				2.215	-3.0695	-2.3481	-1.5972	11.6298	31.7198	11.7579	15.2321	16.174
ICICI Prudential Large & Mid Cap Fund -Growth	574.5400 (6-Apr-2023)	09-Jul-98	7044.1379 (Feb-2023)	Ihab Dalwai	1.8471	-1.9456	1.4157	3.9816	18.259	34.4388	12.6912	14.6282	14.8025
NIFTY Large Midcap 250 TRI	12343.9900 (6-Apr-2023)				2.215	-3.0695	-2.3481	-1.5972	11.6298	31.7198	11.7579	15.2321	16.174
Kotak Equity Opportunities Fund - Reg -Growth	205.4740 (6-Apr-2023)	09-Sep-04	11608.3520 (Feb-2023)	Harsha Upadhyaya	1.9692	-0.5205	0.7117	2.1679	11.8709	28.9895	12.3567	14.9874	16.2537
NIFTY Large Midcap 250 TRI	12343.9900 (6-Apr-2023)				2.215	-3.0695	-2.3481	-1.5972	11.6298	31.7198	11.7579	15.2321	16.174
SBI Large & Midcap Fund - Growth	387.8851 (6-Apr-2023)	28-Feb-93	9441.4112 (Feb-2023)	Saurabh Pant	2.0843	-1.3587	-1.2804	3.5256	15.8979	32.4716	12.73	14.5709	16.9535
NIFTY Large Midcap 250 TRI	12343.9900 (6-Apr-2023)				2.215	-3.0695	-2.3481	-1.5972	11.6298	31.7198	11.7579	15.2321	16.174

\* Less than 1 year Absolute returns, Greater than 1 year Compound Annualized returns

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



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# FIXED DEPOSIT UPDATES

C	ompar	n <mark>ies F</mark> i	xed De	eposit	Schen	nes w.	e.f 5th	April,	2023			
Name of the Company	Min Amt	Sr. Citizen	Cr. Rating			(Intere	st rate %) (	(Period in I	Months)			Interest frequency
BAJAJ FINANCE LIMITED		Onizon		12-14	16-23	24	25-35	36-60				inequeiney
For Individual	15,000		AAA	7.16	7.25	7.30	7.11	7.39				Monthly
Deposits upto 5 Crore			(CRISIL)	7.20	7.30	7.35	7.16	7.44				Qrtly
W.e.f. 4th March 2023			AAA	7.27	7.36	7.41	7.22	7.51				Half Yearly
			(ICRA)	7.40 7.40	7.50 7.50	7.55 7.55	7.35 7.35	7.65 7.65				Ann Cum
BAJAJ FINANCE LIMITED				15	18	<b>22</b>	<b>30</b>	<b>33</b>	44			Cum
For Individual	15,000		AAA	7.21	7.16	7.25	7.21	7.49	7.67			Monthly
Deposits upto 5 Crore			(CRISIL)	7.25	7.20	7.30	7.25	7.53	7.72			Qrtly
W.e.f. 4th March 2023			AAA	7.32	7.27	7.36	7.32	7.61	7.80			Half Yearly
			(ICRA)	7.45	7.40	7.50	7.45	7.75	7.95			Ann
BAJAJ FINANCE LIMITED				7.45 <b>12-14</b>	7.40 <b>16-23</b>	7.50 <b>24</b>	7.45 <b>25-35</b>	7.75 <b>36-60</b>	7.95			Cum
For Senior Citizen Deposits	15,000		AAA	7.39	7.49	7.53	7.35	7.63				Monthly
Deposits upto 5 Crore	-,		(CRISIL)	7.44	7.53	7.58	7.39	7.68				Qrtly
W.e.f. 4th March 2023			AAA	7.51	7.61	7.65	7.46	7.75				Half Yearly
			(ICRA)	7.65	7.75	7.80	7.60	7.90				Ann
Deiei Finance Limited				7.65	7.75	7.80	7.60	7.90				Cum
Bajaj Finance Limited For Senior Citizen Deposits	15,000		AAA	<b>15</b> 7.44	<b>18</b> 7.39	<b>22</b> 7.49	<b>30</b> 7.44	<b>33</b> 7.72	<b>44</b> 7.91			Monthly
Deposits upto 5 Crore	10,000		(CRISIL)	7.44 7.49	7.39	7.49	7.44	7.77	7.91			Qrtly
W.e.f. 4th March 2023			AAA	7.56	7.51	7.61	7.56	7.85	8.04			Half Yearly
			(ICRA)	7.70	7.65	7.75	7.70	8.00	8.20			Ann
				7.70	7.65	7.75	7.70	8.00	8.20			Cum
HDFC DEPOSITS	40.000	0.25		33	<b>45</b>	<b>99</b>						Maustlah i
Special Deposits (Online Deposit 0.05% Extra) Deposits upto 2 Crore	40,000 20,000		AAA (CRISIL)	7.30 7.35	7.45 7.50	7.40 7.45						Monthly Qtrly
W.e.f. 1st March, 2023	20,000		AAA	7.40	7.55	7.50						Half yearly
			(ICRA)	7.55	7.70	7.65						Ann
				7.55	7.70	7.65						Cum
HDFC DEPOSITS		0.25		15	22	44						
Premium Deposits (Online Deposit 0.05% Extra)	40,000			7.20	7.25	7.25						Monthly
Deposits upto 2 Crore W.e.f. 1st March, 2023	20,000		(CRISIL) AAA	7.25 7.30	7.30 7.35	7.30 7.35						Qtrly Half yearly
W.C.I. 13t March, 2020			(ICRA)	-	7.50	7.50						Ann
			(	7.45	7.50	7.50						Cum
HDFC DIAMOND DEPOSITS				75								
For Senior Citizen Deposits	40,000		AAA	7.70								Monthly
(Online Deposit 0.05% Extra)	20,000		(CRISIL) AAA	7.75 7.80								Qtrly
W.e.f. 1st March, 2023			(ICRA)	7.80 8.00								Half yearly Ann
			(ICTU I)	8.00								Cum
Mahindra FINANCE		0.25		12	24	36	48	60				
Deposits upto 2 Cr	50,000		AAA	7.05	7.10	7.20	7.25	7.25				Monthly
W.e.f. 16th March, 2023	05 000		(CRISIL)	7.10	7.20	7.30	7.35	7.35				Qtrly
	25,000			7.15 7.40	7.35 7.60	7.45 7.70	7.50 7.75	7.50 7.75				Half yearly Yearly
	5,000			7.40	7.60	7.70	7.75	7.75				Cum/Yield
Shriram Finance Limited				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual)	5,000		AA+	7.34	7.48	7.76	7.90	7.95	8.00	8.18	8.18	Monthly
w.e.f 10th March, 2023			(CRISIL)	7.39	7.53	7.82	7.96	8.01	8.06	8.24	8.24	Qtrly
			MAA+	7.46	7.60	7.89	8.04	8.09	8.14	8.33	8.33	Half yearly
			(ICRA)	7.60 7.60	7.75 7.90	8.05 8.37	8.20 8.71	8.25 8.95	8.30 9.21	8.50 9.71	8.50 10.07	Yearly Cum/Yield
Shriram Finance Limited			<u> </u>				· · · · · · · · · · · · · · · · · · ·	36	42	50	60	
				12	18	24	30	30				
RENEWAL DEPOSIT (For Individual)	5,000		AA+	<b>12</b> 7.59	<b>18</b> 7.73	<b>24</b> 8.01	8.15	8.20	8.25	8.43	8.43	Monthly
RENEWAL DEPOSIT (For Individual) w.e.f 10th March, 2023	5,000		(CRISIL)	7.59 7.64	7.73 7.79	8.01 8.07	8.15 8.21	8.20 8.26	8.25 8.31	8.43 8.49	8.43 8.49	Qtrly
	5,000		(CRISIL) MAA+	7.59 7.64 7.72	7.73 7.79 7.86	8.01 8.07 8.15	8.15 8.21 8.29	8.20 8.26 8.35	8.25 8.31 8.40	8.43 8.49 8.58	8.43 8.49 8.58	Qtrly Half yearly
	5,000		(CRISIL)	7.59 7.64 7.72 7.87	7.73 7.79 7.86 8.02	8.01 8.07 8.15 8.32	8.15 8.21 8.29 8.47	8.20 8.26 8.35 8.52	8.25 8.31 8.40 8.57	8.43 8.49 8.58 8.77	8.43 8.49 8.58 8.77	Qtrly Half yearly Yearly
w.e.f 10th March, 2023	5,000		(CRISIL) MAA+	7.59 7.64 7.72 7.87 7.87	7.73 7.79 7.86 8.02 8.17	8.01 8.07 8.15 8.32 8.66	8.15 8.21 8.29 8.47 9.01	8.20 8.26 8.35 8.52 9.27	8.25 8.31 8.40 8.57 9.54	8.43 8.49 8.58 8.77 10.06	8.43 8.49 8.58 8.77 10.45	Qtrly Half yearly
w.e.f 10th March, 2023 Shriram Finance Limited	5,000		(CRISIL) MAA+	7.59 7.64 7.72 7.87	7.73 7.79 7.86 8.02	8.01 8.07 8.15 8.32	8.15 8.21 8.29 8.47	8.20 8.26 8.35 8.52	8.25 8.31 8.40 8.57	8.43 8.49 8.58 8.77	8.43 8.49 8.58 8.77	Qtrly Half yearly Yearly Cum/Yield
w.e.f 10th March, 2023			(CRISIL) MAA+ (ICRA)	7.59 7.64 7.72 7.87 7.87 <b>12</b>	7.73 7.79 7.86 8.02 8.17 <b>18</b>	8.01 8.07 8.15 8.32 8.66 <b>24</b>	8.15 8.21 8.29 8.47 9.01 <b>30</b>	8.20 8.26 8.35 8.52 9.27 <b>36</b>	8.25 8.31 8.40 8.57 9.54 <b>42</b>	8.43 8.49 8.58 8.77 10.06 <b>50</b>	8.43 8.49 8.58 8.77 10.45 <b>60</b>	Qtrly Half yearly Yearly
w.e.f 10th March, 2023 Shriram Finance Limited FRESH DEPOSIT (For SENIOR CITIZEN)			(CRISIL) MAA+ (ICRA) AA+ (CRISIL) MAA+	7.59 7.64 7.72 7.87 7.87 <b>12</b> 7.84 7.84 7.90 7.97	7.73 7.79 7.86 8.02 8.17 <b>18</b> 7.98 8.04 8.12	8.01 8.07 8.15 8.32 8.66 <b>24</b> 8.26 8.32 8.41	8.15 8.21 8.29 8.47 9.01 <b>30</b> 8.40 8.46 8.55	8.20 8.26 8.35 8.52 9.27 <b>36</b> 8.45 8.51 8.61	8.25 8.31 8.40 8.57 9.54 <b>42</b> 8.50 8.57 8.66	8.43 8.49 8.58 8.77 10.06 <b>50</b> 8.68 8.75 8.84	8.43 8.49 8.58 8.77 10.45 <b>60</b> 8.68 8.75 8.84	Qtrly Half yearly Yearly Cum/Yield Monthly Qtrly Half yearly
w.e.f 10th March, 2023 Shriram Finance Limited FRESH DEPOSIT (For SENIOR CITIZEN)			(CRISIL) MAA+ (ICRA) AA+ (CRISIL)	7.59 7.64 7.72 7.87 7.87 <b>12</b> 7.84 7.90 7.97 8.13	7.73 7.79 7.86 8.02 8.17 <b>18</b> 7.98 8.04 8.12 8.28	8.01 8.07 8.15 8.32 8.66 <b>24</b> 8.26 8.32 8.41 8.59	8.15 8.21 8.29 8.47 9.01 <b>30</b> 8.40 8.46 8.55 8.74	8.20 8.26 8.35 8.52 9.27 <b>36</b> 8.45 8.51 8.61 8.79	8.25 8.31 8.40 8.57 9.54 <b>42</b> 8.50 8.57 8.66 8.84	8.43 8.49 8.58 8.77 10.06 <b>50</b> 8.68 8.75 8.84 9.04	8.43 8.49 8.58 8.77 10.45 <b>60</b> 8.68 8.75 8.84 9.04	Qtrly Half yearly Yearly Cum/Yield Monthly Qtrly Half yearly Yearly
w.e.f 10th March, 2023 Shriram Finance Limited FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 10th March, 2023			(CRISIL) MAA+ (ICRA) AA+ (CRISIL) MAA+	7.59 7.64 7.72 7.87 7.87 <b>12</b> 7.84 7.90 7.97 8.13 8.13	7.73 7.79 7.86 8.02 8.17 <b>18</b> 7.98 8.04 8.12 8.28 8.45	8.01 8.07 8.15 8.32 8.66 <b>24</b> 8.26 8.32 8.41 8.59 8.95	8.15 8.21 8.29 8.47 9.01 <b>30</b> 8.40 8.40 8.46 8.55 8.74 9.32	8.20 8.26 8.35 8.52 9.27 <b>36</b> 8.45 8.45 8.51 8.61 8.79 9.59	8.25 8.31 8.40 8.57 9.54 <b>42</b> 8.50 8.57 8.66 8.84 9.87	8.43 8.49 8.58 8.77 10.06 <b>50</b> 8.68 8.75 8.84 9.04 10.41	8.43 8.49 8.58 8.77 10.45 <b>60</b> 8.68 8.75 8.84 9.04 10.83	Qtrly Half yearly Yearly Cum/Yield Monthly Qtrly Half yearly
w.e.f 10th March, 2023 Shriram Finance Limited FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 10th March, 2023 Shriram Finance Limited	5,000		(CRISIL) MAA+ (ICRA) AA+ (CRISIL) MAA+ (ICRA)	7.59 7.64 7.72 7.87 7.87 <b>12</b> 7.84 7.90 7.97 8.13 8.13 <b>12</b>	7.73 7.79 7.86 8.02 8.17 <b>18</b> 7.98 8.04 8.12 8.28 8.45 <b>18</b>	8.01 8.07 8.15 8.32 8.66 <b>24</b> 8.26 8.32 8.41 8.59 8.95 <b>24</b>	8.15 8.21 8.29 8.47 9.01 <b>30</b> 8.40 8.46 8.55 8.74 9.32 <b>30</b>	8.20 8.26 8.35 8.52 9.27 <b>36</b> 8.45 8.51 8.61 8.79 9.59 <b>36</b>	8.25 8.31 8.40 8.57 9.54 <b>42</b> 8.50 8.57 8.66 8.84 9.87 <b>42</b>	8.43 8.49 8.58 8.77 10.06 <b>50</b> 8.68 8.75 8.84 9.04 10.41 <b>50</b>	8.43 8.49 8.58 8.77 10.45 <b>60</b> 8.68 8.75 8.84 9.04 10.83 <b>60</b>	Qtrly Half yearly Yearly Cum/Yield Monthly Qtrly Half yearly Yearly Cum/Yield
w.e.f 10th March, 2023 Shriram Finance Limited FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 10th March, 2023 Shriram Finance Limited RENEWAL DEPOSIT (For SENIOR CITIZEN)			(CRISIL) MAA+ (ICRA) AA+ (CRISIL) MAA+ (ICRA) AA+	7.59 7.64 7.72 7.87 7.87 <b>12</b> 7.84 7.90 7.97 8.13 8.13 8.13 <b>12</b> 8.09	7.73 7.79 7.86 8.02 8.17 <b>18</b> 7.98 8.04 8.12 8.28 8.45 <b>18</b> 8.23	8.01 8.07 8.15 8.32 8.66 <b>24</b> 8.26 8.32 8.41 8.59 8.95 <b>24</b> 8.51	8.15 8.21 8.29 8.47 9.01 <b>30</b> 8.40 8.46 8.55 8.74 9.32 <b>30</b> 8.65	8.20 8.26 8.35 8.52 9.27 <b>36</b> 8.45 8.51 8.61 8.79 9.59 <b>36</b> 8.70	8.25 8.31 8.40 8.57 9.54 <b>42</b> 8.50 8.57 8.66 8.84 9.87 <b>42</b> 8.75	8.43 8.49 8.58 8.77 10.06 <b>50</b> 8.68 8.75 8.84 9.04 10.41 <b>50</b> 8.93	8.43 8.49 8.58 8.77 10.45 <b>60</b> 8.68 8.75 8.84 9.04 10.83 <b>60</b> 8.93	Qtrly Half yearly Yearly Cum/Yield Monthly Qtrly Half yearly Yearly Cum/Yield Monthly
w.e.f 10th March, 2023 Shriram Finance Limited FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 10th March, 2023 Shriram Finance Limited	5,000		(CRISIL) MAA+ (ICRA) AA+ (CRISIL) MAA+ (ICRA)	7.59 7.64 7.72 7.87 7.87 <b>12</b> 7.84 7.90 7.97 8.13 8.13 <b>12</b>	7.73 7.79 7.86 8.02 8.17 <b>18</b> 7.98 8.04 8.12 8.28 8.45 <b>18</b>	8.01 8.07 8.15 8.32 8.66 <b>24</b> 8.26 8.32 8.41 8.59 8.95 <b>24</b>	8.15 8.21 8.29 8.47 9.01 <b>30</b> 8.40 8.46 8.55 8.74 9.32 <b>30</b>	8.20 8.26 8.35 8.52 9.27 <b>36</b> 8.45 8.51 8.61 8.79 9.59 <b>36</b>	8.25 8.31 8.40 8.57 9.54 <b>42</b> 8.50 8.57 8.66 8.84 9.87 <b>42</b>	8.43 8.49 8.58 8.77 10.06 <b>50</b> 8.68 8.75 8.84 9.04 10.41 <b>50</b>	8.43 8.49 8.58 8.77 10.45 <b>60</b> 8.68 8.75 8.84 9.04 10.83 <b>60</b>	Qtrly Half yearly Yearly Cum/Yield Monthly Qtrly Half yearly Yearly Cum/Yield
w.e.f 10th March, 2023 Shriram Finance Limited FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 10th March, 2023 Shriram Finance Limited RENEWAL DEPOSIT (For SENIOR CITIZEN)	5,000		(CRISIL) MAA+ (ICRA) AA+ (CRISIL) MAA+ (ICRA) AA+ (CRISIL)	7.59 7.64 7.72 7.87 7.87 <b>12</b> 7.84 7.90 7.97 8.13 8.13 8.13 <b>12</b> 8.09 8.15	7.73 7.79 7.86 8.02 8.17 <b>18</b> 7.98 8.04 8.12 8.28 8.45 <b>18</b> 8.23 8.23 8.29	8.01 8.07 8.15 8.32 8.66 <b>24</b> 8.26 8.32 8.41 8.59 8.95 <b>24</b> 8.51 8.58	8.15 8.21 8.29 8.47 9.01 <b>30</b> 8.40 8.46 8.55 8.74 9.32 <b>30</b> 8.65 8.72	8.20 8.26 8.35 8.52 9.27 <b>36</b> 8.45 8.51 8.61 8.79 9.59 <b>36</b> 8.70 8.77	8.25 8.31 8.40 8.57 9.54 <b>42</b> 8.50 8.57 8.66 8.84 9.87 <b>42</b> 8.75 8.82	8.43 8.49 8.58 8.77 10.06 <b>50</b> 8.68 8.75 8.84 9.04 10.41 <b>50</b> 8.93 9.00	8.43 8.49 8.58 8.77 10.45 <b>60</b> 8.68 8.75 8.84 9.04 10.83 <b>60</b> 8.93 9.00	Qtrly Half yearly Yearly Cum/Yield Monthly Qtrly Half yearly Yearly Cum/Yield Monthly Qtrly

Interest Rates are Subject to change & the rate applicable would be the rate prevalent on the the date of deposit



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### FIXED DEPOSIT UPDATES Contd... Companies Fixed Deposit Schemes w.e.f 5th April, 2023 Sr. Interest Cr. Rating Name of the Company Min Amt (Interest rate %) (Period in Months) Citizen frequency WOMEN DEPOSIT SCHEME **Shriram Finance Limited** 30 42 50 60 24 36 12 18 FRESH DEPOSIT (For Individual) 7.44 7.58 7.86 8.05 8.28 5,000 AA+ 8.00 8.10 8.28 Monthly w.e.f 10th March, 2023 (CRISIL) 7.49 7.63 7.92 8.06 8.11 8.16 8.34 8.34 Qtrly MAA+ 7.56 7.71 8.00 8.14 8.19 8.24 8.43 8.43 Half yearly (ICRA) 8.41 7.70 7.85 8.16 8.31 8.36 8.61 8.61 Yearly 7.70 8.01 8.49 8.83 9.08 9.34 9.85 10.22 Cum/Yield **Shriram Finance Limited** 12 24 30 36 42 50 60 18 **RENEWAL DEPOSIT (For Individual)** 5,000 AA+ 7.69 7.83 8.11 8.25 8.30 8.35 8.53 8.53 Monthly w.e.f 10th March, 2023 (CRISIL) 7.74 7.89 8.17 8.31 8.36 8.41 8.60 8.60 Qtrly MAA+ 7.82 7.96 8.25 8.40 8.45 8.50 8.69 8.69 Half yearly (ICRA) 7.97 8.12 8.42 8.57 8.63 8.68 8.88 8.88 Yearly 7.97 8.29 8.78 9.13 9.40 9.67 10.20 10.60 Cum/Yield **Shriram Finance Limited** 12 18 24 30 36 42 50 60 FRESH DEPOSIT (For SENIOR CITIZEN) 5,000 AA+ 7.94 8.08 8.36 8.50 8.55 8.60 8.78 8.78 Monthly w.e.f 10th March, 2023 (CRISIL) 8.00 8.14 8.42 8.57 8.62 8.67 8.85 8.85 Qtrly 8.22 MAA+ 8.08 8.51 8.66 8.71 8.76 8.95 8.95 Half yearly (ICRA) 8.24 8.39 8.69 8.84 8.90 8.95 9.15 9.15 Yearly 8.24 8.57 9.07 9.44 9.72 10.00 10.56 10.98 Cum/Yield **Shriram Finance Limited** 24 30 12 18 36 42 50 60 RENEWAL DEPOSIT (For SENIOR CITIZEN) 5,000 AA+ 8.19 8.33 8.61 8.75 8.80 8.85 9.03 9.03 Monthly w.e.f 10th March, 2023 (CRISIL) 8.25 8.39 8.68 8.82 8.87 8.92 9.10 9.10 Qtrly Half yearly MAA+ 8.34 8.48 8.77 8.92 8.97 9.02 9.21 9.21 (ICRA) 8.51 8.66 8.96 9.12 9.17 9.22 9.42 9.42 Yearly 8.85 9.37 9.75 10.04 10.34 10.91 Cum/Yield 8.51 11.37 **ICICI Home Finance** 0.25 36-48 48-120 12-24 24-36 7.15 W.e.f. 3rd Jan, 2023 40,000 AAA 6.80 7.05 7.25 Monthly 20,000 (CRISIL) 6.85 7.10 7.20 7.30 Qtrly 10,000 AAA 7.00 7.30 7.40 7.50 Ann (ICRA) 7.00 7.96 8.39 7.57 Cum/Yield 0.25 45 **ICICI Home Finance** 39 65 40,000 AAA 7.15 7.35 7.45 **Special Scheme** Monthly 20,000 (CRISIL) W.e.f. 3rd Jan, 2023 7.20 7.40 7.50 Qtrly 10,000 AAA 7.40 7.60 7.70 Ann (ICRA) 8.05 8.45 9.15 Cum/Yield **PNB Housing Finance Ltd** 0.25 48-59 120 12-23 24-35 36-47 60-71 72-84 W.e.f. 17th Feb, 2023 25,000 AA/Stable 7.11 6.79 7.44 7.16 7.25 7.16 7.16 Monthly 10,000 (CRISIL) 7.15 6.83 7.49 7.20 7.29 7.20 7.20 Qtrly AA/Stable 7.22 6.89 7.56 7.26 7.36 7.27 7.27 Half yearly (CARE) 7.35 7.00 7.70 7.40 7.50 7.40 7.40 Yearly 8.31 10.42 Cum/Yield 7.35 7.25 8.26 8.71 8.91 Godrej & and Mfg Co. Ltd 0.25 36 W.e.f. 30th Sept , 2022 40,000 (CRISIL) 7.00 Monthly

### Interest Rates are Subject to change & the rate applicable would be the rate prevalent on the date of deposit.

AA

### **Disclaimer 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. 2023-24, 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.

7.10





Half yearly

### **Understanding Positive Pay System necessary to encash cheques from August 1**

The Reserve Bank of India (RBI) has made it mandatory for cheques worth Rs 5 lakh or above to follow the Positive Pay System (CPPS) to be encashed. If the rules are not followed, the banks are allowed to refuse clearance of such cheques.

### What is the Positive Pay System?

"The concept of Positive Pay involves a process of reconfirming key details of large value cheques. Under this process, the issuer of the cheque submits electronically, through channels like SMS, mobile app, internet banking, ATM, etc., certain minimum details of that cheque (like date, name of the beneficiary/payee, amount, etc.) to the drawee bank, details of which are cross-checked with the presented cheque by CTS," the RBI website reads.

Under this, the person who issues a high-value cheque will be required to submit the details including the date of issuance, name of beneficiary etc to the drawee bank. This can be submitted electronically via email, mobile banking app, and internet banking.



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Period of Deposit	Monthly Income Plan	Quarterly Option	Option	Annual Income Plan	Option*
45 Months	7.45%	7.50%	7.55%	7.70%	7.70%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

- For Cumulative option, interest is compounded annually.
- Additional ROI of 0.05% p.a. will be applicable on Individual deposits placed/renewed through our Online system and auto-renewed deposits.
- Senior Citizens will be eligible for an additional 0.25% p.a. on Sapphire deposits upto ₹ 2 Crore.



Little Investment can make a Big Difference



### April - 2023

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The new LIFE PLA Guaranteed\* Life cover to protect Tax Benefits" **Benefit Payouts** your family's future Protect ICICI PRUDENTIAL HDP Smar **HDFCLife Sanchay Plus** A Non-Participating, Non-Linked Savings Insurance Plan Sar utha ke jiwo Tata AIA Life Insurance Fortune Guarantee Plus We are UIN: 110N158V01 one stop shop Time to Sit back and Relax, for all your as we Secure your Future **INSURANCE** Needs Presenting... Ð Life General Health ZINDAGI KA Insurance Insurance Insurance **GUARANTEED**\* Motor Insurance (All Type) PLAN Fire Insurance Property Insurance Term Insurance Individual Health Insurance Plan Participating Product Contractor All Risk Policy Family Floater Health Insurance Plan Erection All Risk Policy Senior Citizen Health Insurance Plan Guranteed Products With Fortune Guarantee Plus by Tata AIA Life • WC, CGL, DNO Critical Illness Insurance Plan Ulips Insurance, avail a stable and secure future for you Group Health Insurance Plan Product Liability and your loved ones Top-up Health Insurance Plan Cyber Insurance Employer-Employee Personal Accident Cover Trade Credit Insu Tax Savings products Maternity Health Insurance Plan Jewellery Block Marine & Transit I Mediclaim Insurance Plan Plan Option 1 Plan Option 2 GMC, GPA, GTL Disease-specific (Corona Kavach, etc.) Regular Income with Inbuilt Critical Illness Benefit (👍 Regular Income Disclaimer : Insurance is the subject matter of solicitation.

# **Administrative Support**

Name	Mobile No.	Designation
Mr. Gagan Gupta	9820237699	Director
Mr. Narendra Pandit	9321927291	Business Executive
Mr. Pravin Jadhav	9321927290	Business Executive
Mr. Sachin Karshingkar	9323835900	Business Executive
Mr. Sachin Kolambekar	9619495007	Business Executive
Mr. Rajesh Ghadi	9619495005	Insurance Sales Support
Mr. Narendra Chaughule	9619416604	Insurance Sales Support
Mr. Hemant Katalkar	9323835902	Mutual Fund Sales Suppo
Mr. Santosh Suryavanshi	9619495003	Mutual Fund Sales Suppor
Mr. Sanjay Patil	9323835901	Executive Service Suppor

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