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“Quality Investment under one roof”

August - 2023

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FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 26th August, 2023

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)							Interest frequency	
				12-14	15-23	24	25-35	36-60				
BAJAJ FINANCE LIMITED				12-14	15-23	24	25-35	36-60				
For Individual Deposits upto 5 Crore W.e.f. 10th May 2023	15,000		FAAA (CRISIL)	7.16	7.25	7.30	7.11	7.77				Monthly Qtrly Half Yearly Ann Cum
				7.20	7.30	7.35	7.16	7.82				
				7.27	7.36	7.41	7.22	7.89				
				7.40	7.50	7.55	7.35	8.05				
				7.40	7.50	7.55	7.35	8.05				
BAJAJ FINANCE LIMITED				15	18	22	30	33	44			
For Individual Deposits upto 5 Crore W.e.f. 10th May 2023	15,000		FAAA (CRISIL)	7.21	7.16	7.25	7.21	7.49	8.05			Monthly Qtrly Half Yearly Ann Cum
				7.25	7.20	7.30	7.25	7.53	8.10			
				7.32	7.27	7.36	7.32	7.61	8.18			
				7.45	7.40	7.50	7.45	7.75	8.35			
				7.45	7.40	7.50	7.45	7.75	8.35			
BAJAJ FINANCE LIMITED				12-14	15-23	24	25-35	36-60				
For Senior Citizen Deposits upto 5 Crore W.e.f. 10th May 2023	15,000		FAAA (CRISIL)	7.39	7.49	7.53	7.35	8.00			Monthly Qtrly Half Yearly Ann Cum	
				7.44	7.53	7.58	7.39	8.05				
				7.51	7.61	7.65	7.46	8.13				
				7.65	7.75	7.80	7.60	8.30				
				7.65	7.75	7.80	7.60	8.30				
Bajaj Finance Limited				15	18	22	30	33	44			
For Senior Citizen Deposits upto 5 Crore W.e.f. 10th May 2023	15,000		FAAA (CRISIL)	7.44	7.39	7.49	7.44	7.72	8.28			Monthly Qtrly Half Yearly Ann Cum
				7.49	7.44	7.53	7.49	7.77	8.34			
				7.56	7.51	7.61	7.56	7.85	8.42			
				7.70	7.65	7.75	7.70	8.00	8.60			
				7.70	7.65	7.75	7.70	8.00	8.60			
Mahindra FINANCE		0.25		12	24	36	48	60				
Deposits upto 2 Cr W.e.f. 17th July, 2023	50,000		FAAA (CRISIL)	7.05	7.25	7.50	7.50	7.50			Monthly Qtrly Half yearly Yearly Cum/Yield	
				7.10	7.35	7.60	7.60	7.60				
				7.15	7.50	7.80	7.80	7.80				
				7.40	7.75	8.05	8.05	8.08				
				7.40	8.05	8.72	9.08	9.45				
Shriram Transport Finance Co Ltd				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 10th March, 2023	5,000		FAAA (CRISIL)	7.34	7.48	7.76	7.90	7.95	8.00	8.18	8.18	Monthly Qtrly Half yearly Yearly Cum/Yield
				7.39	7.53	7.82	7.96	8.01	8.06	8.24	8.24	
				7.46	7.60	7.89	8.04	8.09	8.14	8.33	8.33	
				7.60	7.75	8.05	8.20	8.25	8.30	8.50	8.50	
				7.60	7.90	8.37	8.71	8.95	9.21	9.71	10.07	
Shriram Transport Finance Co Ltd				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 10th March, 2023	5,000		FAAA (CRISIL)	7.59	7.73	8.01	8.15	8.20	8.25	8.43	8.43	Monthly Qtrly Half yearly Yearly Cum/Yield
				7.64	7.79	8.07	8.21	8.26	8.31	8.49	8.49	
				7.72	7.86	8.15	8.29	8.35	8.40	8.58	8.58	
				7.87	8.02	8.32	8.47	8.52	8.57	8.77	8.77	
				7.87	8.17	8.66	9.01	9.27	9.54	10.20	10.45	
Shriram Transport Finance Co Ltd				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 10th March, 2023	5,000		FAAA (CRISIL)	7.84	7.98	8.26	8.40	8.45	8.50	8.68	8.68	Monthly Qtrly Half yearly Yearly Cum/Yield
				7.90	8.04	8.32	8.46	8.51	8.57	8.75	8.75	
				7.97	8.12	8.41	8.55	8.61	8.66	8.84	8.84	
				8.13	8.28	8.59	8.74	8.79	8.84	9.04	9.04	
				8.13	8.45	8.59	9.32	9.59	9.87	10.41	10.83	
Shriram Transport Finance Co Ltd				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 10th March, 2023	5,000		FAAA (CRISIL)	8.09	8.23	8.51	8.65	8.70	8.75	8.93	8.93	Monthly Qtrly Half yearly Yearly Cum/Yield
				8.15	8.29	8.58	8.72	8.77	8.82	9.00	9.00	
				8.23	8.38	8.67	8.81	8.86	8.92	9.10	9.10	
				8.40	8.55	8.86	9.01	9.06	9.12	9.31	9.31	
				8.40	8.73	9.25	9.63	9.91	10.20	10.77	11.22	
WOMEN DEPOSIT SCHEME												
Shriram Transport Finance Co Ltd				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 10th March, 2023	5,000		FAAA (CRISIL)	7.44	7.58	7.86	8.00	8.05	8.10	8.28	8.28	Monthly Qtrly Half yearly Yearly Cum/Yield
				7.49	7.63	7.92	8.06	8.11	8.16	8.34	8.34	
				7.56	7.71	8.00	8.14	8.19	8.24	8.43	8.43	
				7.70	7.85	8.16	8.31	8.36	8.41	8.61	8.61	
				7.70	8.01	8.49	8.83	9.08	9.34	9.85	10.22	
Shriram Transport Finance Co Ltd				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 10th March, 2023	5,000		FAAA (CRISIL)	7.69	7.83	8.11	8.25	8.30	8.35	8.53	8.53	Monthly Qtrly Half yearly Yearly Cum/Yield
				7.74	7.89	8.17	8.31	8.36	8.41	8.60	8.60	
				7.82	7.96	8.25	8.40	8.45	8.50	8.69	8.69	
				7.97	8.12	8.42	8.57	8.63	8.68	8.88	8.88	
				7.97	8.29	8.78	9.13	9.40	9.67	10.20	10.60	

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



Contd... FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 26th August, 2023

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
				12	18	24	30	36	42	50	60	
Shriram Transport Finance Co Ltd				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 10th March, 2023	5,000		FAAA (CRISIL)	7.94 8.00	8.08 8.14	8.36 8.42	8.50 8.57	8.55 8.62	8.60 8.67	8.93 9.00	8.78 8.85	Monthly Qtrly
			MAA+ (ICRA)	8.08 8.24	8.22 8.39	8.51 8.69	8.66 8.84	8.71 8.90	8.76 8.95	9.10 9.31	8.95 9.15	Half yearly Yearly
				8.24	8.57	9.07	9.44	9.72	10.00	10.77	10.98	Cum/Yield
Shriram Transport Finance Co Ltd				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 10th March, 2023	5,000		FAAA (CRISIL)	8.19 8.25	8.33 8.39	8.61 8.68	8.75 8.82	8.80 8.87	8.85 8.92	9.03 9.10	9.03 9.10	Monthly Qtrly
			MAA+ (ICRA)	8.34 8.51	8.48 8.66	8.77 8.96	8.92 9.12	8.97 9.17	9.02 9.22	9.21 9.42	9.21 9.42	Half yearly Yearly
				8.51	8.85	9.37	9.75	10.04	10.34	10.91	11.37	Cum/Yield
ICICI Home Finance		0.25		12-24	24-36	36-48	48-120					
W.e.f. 11th May, 2023	40,000 20,000 10,000		FAAA (CRISIL)	6.80 6.85	7.10 7.15	7.20 7.25	7.05 7.10					Monthly Qtrly
			MAAA (ICRA)	7.00 7.00	7.35 7.62	7.45 8.02	7.30 8.45					Ann Cum/Yield
ICICI Home Finance		0.25		23	39	45	65					
Special Scheme W.e.f. 11th May, 2023	40,000 20,000 10,000		FAAA (CRISIL)	7.15 7.20	7.30 7.35	7.35 7.40	7.25 7.30					Monthly Qtrly
			MAAA (ICRA)	7.40 7.66	7.50 8.23	7.60 8.45	7.50 8.87					Ann Cum/Yield
PNB Housing Finance Ltd		0.25		12-23	24-35	36-47	48-59	60-71	72-84	120		
W.e.f. 17st Feb 2023	25,000 10,000		FAA+/- (CRISIL)	7.11 5	6.79 6.83	7.44 7.49	7.16 7.20	7.25 7.29	7.16 7.20	7.16 7.20		Monthly Qtrly
			AA (CARE)		6.89 7.00	7.56 7.70	7.26 7.40	7.36 7.50	7.27 7.40	7.27 7.40		Half yearly Yearly
				7.35	7.25	8.31	8.26	8.71	8.91	10.42		Cum/Yield
Godrej & and Mfg Co. Ltd		0.25				36						
W.e.f. 30 Sept, 2022	40,000		(CRISIL) AA			7.00 7.10						Monthly Half yearly

HDFC BANK FIXED DEPOSIT RATES		
PERIOD	DEPOSIT RS LESS THAN 2 CRORES	
	REGULAR INTEREST RATE	SENIOR CITIZEN RATE
	RATE PER ANNUM	RATE PER ANNUM
7 - 14 days	3.00%	3.50%
15 - 29 days	3.00%	3.50%
30 - 45 days	3.50%	4.00%
46 - 60 days	4.50%	5.00%
61 - 89 days	4.50%	5.00%
90 days < = 6 months	4.50%	5.00%
6 months 1 days < = 9 months	5.75%	6.25%
9 months 1 day to < 1 year	6.00%	6.50%
1 year to < 15 months	6.60%	7.10%
15 months to < 18 months	7.10%	7.60%
18 months to < 21 months	7.00%	7.50%
21 months to 2 years	7.00%	7.50%
2 Years 1 day to < 2 Year 11 Months	7.00%	7.50%
2 Years 11 Months (Special Edition FD - 35 Months)	7.20%	7.70%
2 Years 11 Months 1 day < = 3 Year	7.00%	7.50%
3 Years 1 day to < 4 Years 7 Months	7.00%	7.50%
4 Year 7 Months (Special Edition FD - 55 months)	7.25%	7.75%
4 Year 7 Months 1 day < = 5 Years	7.00%	7.50%
5 Years 1 day to 10 Years	7.00%	7.75%

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

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.



Mutual Fund Updates

Largecap Fund

Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Top 100 Fund - Growth	841.215(18-Aug-23)	11-Oct-96	25775.5628(Jul 2023)	Rahul Bajjal	0.1605	9.077	11.509	14.3961	14.2948	23.918	12.1934	12.7451	16.0098
ICICI Prudential Bluechip Fund - Growth	76.91(17-Aug-23)	23-May-08	40285.7115(Jul 2023)	Anish Tawakley, Vaibhav Dusad	0.0403	9.7898	10.9812	12.9225	12.1009	22.3922	12.7365	13.4112	16.0756
Nippon India Large Cap Fund - Reg - Growth	63.7438(18-Aug-23)	08-Aug-07	15583.0301(Jul 2023)	Sailesh Raj Bhan, Ashutosh Bhargava	0.3773	10.2273	15.308	17.8141	16.8822	27.0547	13.3888	14.2267	17.7977
SBI Bluechip Fund - Growth	69.7885(18-Aug-23)	14-Feb-06	39301.0636(Jul 2023)	Sohini Andani, Mohit Jain	-2.0767	6.3787	9.2837	10.8004	9.8915	21.0608	12.1193	11.8277	16.5907
Nifty 50	19310.15(18-Aug-23)	--	--	--	-2.2234	6.5097	7.5704	7.5385	7.956	19.2559	10.9661	12.1084	13.5546

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

Midcap Fund

Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Mid-Cap Opportunities Fund - Growth	124.797(18-Aug-23)	25-Jun-07	45449.3589(Jul 2023)	Chirag Setalvad	2.2993	17.0704	22.2905	27.7597	20.9383	32.8263	16.382	15.9842	22.8399
Kotak Emerging Equity Fund - Reg - Growth	88.116(18-Aug-23)	30-Mar-07	31388.8848(Jul 2023)	Pankaj Tibrewal, Arjun Khanna	3.0066	13.4434	15.3335	15.4136	14.3178	30.4629	17.2846	16.1885	24.1192
Mirae Asset Midcap Fund - Reg - Growth	25.064(18-Aug-23)	29-Jul-19	11359.7128(Jul 2023)	Ankit Jain	3.5146	16.8648	19.7683	15.6515	13.1812	30.518	--	--	--
SBI Magnum Midcap Fund - Growth	169.2615(18-Aug-23)	29-Mar-05	11808.9094(Jul 2023)	Sohini Andani, Mohit Jain	-0.8285	9.1919	16.4954	14.7064	16.6535	32.6896	17.4726	13.6902	21.8748
Nifty Midcap 100	37815.4(18-Aug-23)	--	--	--	3.345	16.103	23.2815	20.2008	16.8897	31.4208	14.2141	14.0094	19.0285

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

Smallcap Fund

Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Small Cap Fund - Growth	100.353(18-Aug-23)	03-Apr-08	21066.5649(Jul 2023)	Chirag Setalvad	2.9378	15.626	24.3252	35.581	20.3368	39.7898	17.4468	18.9178	21.6684
ICICI Prudential Smallcap Fund - Growth	64.3(18-Aug-23)	18-Oct-07	6510.7997(Jul 2023)	Harish Bihani	1.6119	13.765	20.7952	22.0577	17.3151	37.881	19.9129	16.5356	18.8279
Nippon India Small Cap Fund - Reg - Growth	115.9324(18-Aug-23)	16-Sep-10	34468.9151(Jul 2023)	Samir Rachh, Kinjal Desai, Tejas Sheth, Akshay Sharma	3.0856	16.6646	25.3259	31.6485	23.5232	43.0899	21.653	22.3258	29.6033
SBI Small Cap Fund - Growth	129.4013(18-Aug-23)	09-Sep-09	20017.7705(Jul 2023)	Rama Iyer Srinivasan, Mohit Jain	2.4566	11.0856	15.5914	16.9404	17.7451	31.8137	18.5304	20.3904	27.4886
Nifty Smallcap 100	11683.35(18-Aug-23)	--	--	--	3.2353	18.133	23.9271	22.0346	7.7207	28.5722	9.1943	9.8111	16.0702

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

Multicap Fund

Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Multi Cap Fund - Reg - Growth	13.2030 (18-Aug-2023)	10-Dec-21	7676.1019 (Jul-2023)	Gopal Agrawal	2.7631	14.5199	19.3019	24.1233	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	14470.7300 (18-Aug-2023)	--	--	--	0.9665	12.1793	16.1504	14.3245	12.3722	26.7278	13.8023	14.4954	18.5205
Kotak Multicap Fund - Reg - Growth	12.4230 (18-Aug-2023)	29-Sep-21	5584.7938 (Jul-2023)	Abhishek Bisen, Arjun Khanna, Devender Singh, Harsha Upadhyaya	2.5846	15.4769	18.9239	21.6153	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	14470.7300 (18-Aug-2023)	--	--	--	0.9665	12.1793	16.1504	14.3245	12.3722	26.7278	13.8023	14.4954	18.5205
Nippon India Multi Cap Fund - Reg - Growth	202.2192 (18-Aug-2023)	28-Mar-05	18974.3720 (Jul-2023)	Ashutosh Bhargava, Sailesh Raj Bhan	3.7444	15.1132	21.9811	26.06	24.0019	35.2484	16.5173	15.2599	18.5946
NIFTY 500 Multicap 50:25:25 TRI	14470.7300 (18-Aug-2023)	--	--	--	0.9665	12.1793	16.1504	14.3245	12.3722	26.7278	13.8023	14.4954	18.5205
Quant Active Fund - Growth	486.7658 (18-Aug-2023)	04-Apr-01	5348.9221 (Jul-2023)	Ankit Pande, Sanjeev Sharma, Vasav Sahgal	2.1939	11.3642	14.6969	14.1464	13.7013	31.1863	21.6551	19.8882	23.5117
NIFTY 500 Multicap 50:25:25 TRI	14470.7300 (18-Aug-2023)	--	--	--	0.9665	12.1793	16.1504	14.3245	12.3722	26.7278	13.8023	14.4954	18.5205

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

Large & Midcap Fund

Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	Absolute			Compound Annualized					
					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	233.4390 (18-Aug-2023)	18-Feb-94	10679.6409 (Jul-2023)	Gopal Agrawal	2.0489	13.7994	17.582	18.5571	16.5421	29.0953	15.4651	14.3598	14.5649
NIFTY Large Midcap 250 TRI	14497.6800 (18-Aug-2023)	--	--	--	1.0215	11.9597	15.8016	13.2892	12.9101	26.0058	14.1997	15.1961	18.8019
ICICI Prudential Large & Mid Cap Fund - Growth	658.4600 (18-Aug-2023)	09-Jul-98	9123.4876 (Jul-2023)	Ihab Dalwai	1.4217	10.3725	12.9706	16.1633	17.3229	28.6255	15.511	14.031	16.5756
NIFTY Large Midcap 250 TRI	14497.6800 (18-Aug-2023)	--	--	--	1.0215	11.9597	15.8016	13.2892	12.9101	26.0058	14.1997	15.1961	18.8019
Kotak Equity Opportunities Fund - Reg - Growth	234.7330 (18-Aug-2023)	09-Sep-04	14654.7847 (Jul-2023)	Arjun Khanna, Harsha Upadhyaya	0.1579	10.0318	12.7543	14.8462	12.0316	23.5797	14.6799	14.4174	17.8231
NIFTY Large Midcap 250 TRI	14497.6800 (18-Aug-2023)	--	--	--	1.0215	11.9597	15.8016	13.2892	12.9101	26.0058	14.1997	15.1961	18.8019
SBI Large & Midcap Fund - Growth	440.7675 (18-Aug-2023)	28-Feb-93	13871.4606 (Jul-2023)	Mohit Jain, Saurabh Pant	0.1255	8.8561	13.1	15.095	13.7825	26.8324	15.0689	14.3437	18.9093
NIFTY Large Midcap 250 TRI	14497.6800 (18-Aug-2023)	--	--	--	1.0215	11.9597	15.8016	13.2892	12.9101	26.0058	14.1997	15.1961	18.8019

* 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.



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



RBI FLOATING RATE SAVING BONDS, 2020 (TAXABLE)



Type of Bond	8.05% RBI Floating Rate Savings Bonds (Taxable) 2020
Investment Period	7 years from from the date of issue.
Current Coupon (% p.a.)/ Interest Rate i.e Floating Interest Rate.	8.05% p.a., i.e. based on National Savings Certificate (NSC) rate (Base rate) + 35bps (7.70% + 0.35%) for period 1st July – 31st Dec 2023.
Interest payable and reset criteria	The coupon/interest of the bond will be reset half yearly based on NSC rate (Base rate) + 35bps. Half-yearly interest is payable on 1st January / 1st July.
Issue Opens on	01.07.2020
Safety	Govt bonds are issued by RBI. They are sovereign in nature & absolutely safe, 100% risk free investment.
Minimum Investment	Rs. 1000/-
Maximum Investment Rs.	No maximum limit on investment.
TDS /Taxation	Interest Taxable, Income Tax Act 1961. The bonds will be exempt from Wealth-Tax under the Wealth-Tax Act, 1957.
Form of the Bonds:	Application to be done in physical mode. Bonds will be issued in Electronic form, held in the Bond Ledger Account (BLA). BLA will be opened by the Receiving Office in the name of investor/s.
Transferability	The Bonds are non-transferable, non-negotiable and cannot be Offered as a security for any loan or advance. Transferability is limited to nominee(s)/legal heir in case of death of holder.
Cheque to be drawn in the name of	"HDFC Bank RBI Floating Rate Saving Bond 2020"
Interest payment Mode	Interest payment will be made by NEFT / RTGS etc.
Premature redemption / withdrawal facility for Senior Citizens:	Yes, allowed subject to penalty charges equivalent to 50% of last coupon/interest payment: <ul style="list-style-type: none"> • for investor in the age bracket of 60 to 70 years after 6 years, • for investor in the age group of 70-80 after 5 years and • for investor in the age exceeding 80 years would be 4 years from the date of issue.
Who are eligible to invest in RBI Floating Rate Savings Bond 2020?	<ul style="list-style-type: none"> • An Individual, (not being a Non Resident Indian) • In his or her individual capacity or • In individual capacity on joint basis or • In individual capacity on anyone or survivor basis or • On behalf of a minor as father/mother/legal guardian • A Hindu Undivided Family
Who does NOT eligible to invest in RBI Floating Rate Savings Bond 2020?	Following are not eligible to invest in Bonds :- Non Resident Individual (NRI)/Banks/Sole Proprietorship / Partnership Firms / LLP / Companies including group companies / Family trusts / Charitable and Religious Trusts, / Association of Persons, / Co-operative Societies ,etc.

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-  **Tax Benefits***

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*Subject to policy in force. Conditions Apply.



Disclaimer : Insurance is the subject matter of solicitation.



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Income payouts from age 60 onwards[#]



Option to reduce Premium Payment Term from Regular Pay to Limited Pay



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- Up to 60 days pre hospitalization and 180 days post hospitalization coverage
- Pay the premium as per the city you live in
- AYUSH treatment coverage up to 100% of Sum Insured
- Coverage for treatment expenses at home up to 100% of Sum Insured under - Domiciliary Hospitalization
- Advance technology methods covered up to 100% of Sum insured
- No reduction in Cumulative Bonus even if you claim

*Up to 100% due to Cumulative Bonus and Up to 500% with Cumulative Bonus Super (Optional Cover) for 5 consecutive years. #Through Active days fitness program under Wellness Benefit (Optional Cover). **100% of SI available only for ₹15 Lakh and above SI on road ambulance. For SI below ₹15 lac - up to ₹10,000. ^As per the empanelled list of general physician within the company network.

Disclaimer : Insurance is the subject matter of solicitation.

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