

GUPTA

PUBLICATION

Volume - XI Issue - 8

“Quality Investment under one roof”

August - 2024

carē HEALTH INSURANCE

Jitni zaroori hain family ki sabhi responsibilities, utni hi zaroori hai unki health security.

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Disclaimer : Insurance is the subject matter of solicitation.

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FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 17th August, 2024

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency	
				12-14	15-23	24-35	36-60						
BAJAJ FINANCE LIMITED													
For Individual Deposits upto 5 Crore w.e.f 16th July, 2024	15,000		FAAA (CRISIL)	7.16	7.25	7.53	7.81						Monthly Qtrly Half Yearly Ann Cum
				7.20	7.30	7.58	7.87						
				7.27	7.36	7.65	7.94						
				7.40	7.50	7.80	8.10						
				7.40	7.50	7.80	8.10						
BAJAJ FINANCE LIMITED													
For Individual Deposits upto 5 Crore w.e.f 16th July, 2024	15,000		FAAA (CRISIL)	7.53	7.63	7.81	7.95	8.09				Monthly Qtrly Half Yearly Ann Cum	
				7.58	7.68	7.87	8.01	8.15					
				7.65	7.75	7.94	8.09	8.23					
				7.80	7.90	8.10	8.25	8.40					
				7.80	7.90	8.10	8.25	8.40					
BAJAJ FINANCE LIMITED													
For Senior Citizen Deposits upto 5 Crore w.e.f 16th July, 2024	15,000		FAAA (CRISIL)	7.39	7.49	7.91	8.05				Monthly Qtrly Half Yearly Ann Cum		
				7.44	7.53	7.96	8.10						
				7.51	7.61	8.04	8.18						
				7.65	7.75	8.20	8.35						
				7.65	7.75	8.20	8.35						
BAJAJ FINANCE LIMITED													
For Senior Citizen Deposits upto 5 Crore w.e.f 16th July, 2024	15,000		FAAA (CRISIL)	7.77	7.86	8.05	8.19	8.33			Monthly Qtrly Half Yearly Ann Cum		
				7.82	7.91	8.10	8.24	8.38					
				7.89	7.99	8.18	8.33	8.47					
				8.05	8.15	8.35	8.50	8.65					
				8.05	8.15	8.35	8.50	8.65					
MAHINDRA FINANCE													
Deposits upto 2 Cr W.e.f. 25th April, 2024 Add interest rate of 0.10% p.a. for renewal of Deposits	50,000	0.25	FAAA (CRISIL)	7.10	7.30	7.55	7.50	7.55			Monthly Qtrly Half yearly Yearly Cum/Yield		
				7.20	7.40	7.65	7.60	7.65					
				7.25	7.55	7.85	7.80	7.85					
				7.50	7.80	8.10	8.05	8.10					
5,000			7.50	8.10	8.77	9.08	9.52						
SHRIRAM FINANCE LIMITED													
FRESH DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	7.59	7.73	7.87	8.05	8.38	8.42	8.47	8.47	Monthly Qtrly Half yearly Yearly Cum/Yield	
				7.63	7.77	7.92	8.10	8.43	8.47	8.52	8.52		
				7.71	7.85	8.00	8.18	8.52	8.56	8.62	8.62		
				7.85	8.00	8.15	8.35	8.70	8.75	8.80	8.80		
				7.85	8.16	8.49	8.88	9.49	9.75	10.10	10.50		
SHRIRAM FINANCE LIMITED													
RENEWAL DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	7.84	7.98	8.12	8.30	8.63	8.67	8.72	8.72	Monthly Qtrly Half yearly Yearly Cum/Yield	
				7.89	8.03	8.17	8.35	8.69	8.73	8.78	8.78		
				7.96	8.11	8.25	8.44	8.78	8.82	8.87	8.87		
				8.12	8.27	8.42	8.62	8.97	9.02	9.07	9.07		
				8.12	8.44	8.78	9.18	9.81	10.08	10.46	10.88		
SHRIRAM FINANCE LIMITED													
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	8.09	8.23	8.37	8.55	8.88	8.92	8.97	8.97	Monthly Qtrly Half yearly Yearly Cum/Yield	
				8.14	8.28	8.42	8.61	8.94	8.98	9.03	9.03		
				8.22	8.37	8.51	8.70	9.04	9.08	9.13	9.13		
				8.39	8.54	8.69	8.89	9.25	9.29	9.34	9.34		
				8.39	8.72	9.07	9.49	10.13	10.42	10.81	11.26		
SHRIRAM FINANCE LIMITED													
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	8.34	8.48	8.62	8.80	9.13	9.17	9.22	9.22	Monthly Qtrly Half yearly Yearly Cum/Yield	
				8.39	8.54	8.68	8.86	9.19	9.24	9.29	9.29		
				8.48	8.63	8.77	8.96	9.30	9.34	9.39	9.39		
				8.66	8.81	8.96	9.16	9.52	9.56	9.61	9.61		
				8.66	9.00	9.37	9.80	10.45	10.76	11.18	11.65		
WOMEN DEPOSIT SCHEME													
SHRIRAM FINANCE LIMITED													
FRESH DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	7.69	7.83	7.97	8.15	8.48	8.52	8.57	8.57	Monthly Qtrly Half yearly Yearly Cum/Yield	
				7.73	7.88	8.02	8.20	8.54	8.58	8.63	8.63		
				7.81	7.95	8.10	8.28	8.63	8.67	8.72	8.72		
				7.96	8.11	8.26	8.46	8.81	8.86	8.91	8.91		
				7.96	8.27	8.60	9.00	9.61	9.88	10.24	10.65		
SHRIRAM FINANCE LIMITED													
RENEWAL DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	7.94	8.08	8.22	8.40	8.73	8.77	8.82	8.82	Monthly Qtrly Half yearly Yearly Cum/Yield	
				7.99	8.13	8.27	8.45	8.79	8.83	8.88	8.88		
				8.07	8.21	8.36	8.54	8.89	8.93	8.98	8.98		
				8.23	8.38	8.53	8.73	9.08	9.13	9.18	9.18		
				8.23	8.55	8.90	9.31	9.93	10.22	10.60	11.03		

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



Contd...

FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 17th August, 2024

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 FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	8.19 8.24	8.33 8.38	8.47 8.52	8.65 8.71	8.98 9.04	9.02 9.08	9.07 9.13	9.07 9.13	Monthly Qtrly
			MAA+ (ICRA)	8.33 8.50	8.47 8.65	8.62 8.80	8.80 9.00	9.14 9.35	9.19 9.40	9.24 9.45	9.24 9.45	Half yearly Yearly
				8.50	8.84	9.19	9.61	10.26	10.56	10.96	11.42	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	8.44 8.49	8.58 8.64	8.72 8.78	8.90 8.96	9.23 9.30	9.27 9.34	9.32 9.39	9.32 9.39	Monthly Qtrly
			MAA+ (ICRA)	8.58 8.77	8.73 8.92	8.87 9.07	9.06 9.27	9.40 9.63	9.45 9.67	9.50 9.72	9.50 9.72	Half yearly Yearly
				8.77	9.12	9.48	9.92	10.58	10.90	11.32	11.81	Cum/Yield
ICICI HOME FINANCE		0.25		>=12- >24	>=24 - > 36	>=36 - > 48	>=48 - > 60	>=60 - 72	>=72 - 84	>=84 - 108	>=108 - 120	
W.e.f. 1st June 2024	40,000 20,000 10,000		FAAA (CRISIL)	7.00 7.05	7.40 7.45	7.50 7.55	7.50 7.55	7.40 7.45	7.30 7.35	7.30 7.35	7.30 7.35	Monthly Qtrly
			MAAA (ICRA)	7.25 7.25	7.65 7.94	7.75 8.37	7.75 8.70	7.65 8.91	7.55 9.13	7.55 9.49	7.55 10.28	Ann Cum/Yield
ICICI HOME FINANCE		0.25		39	45							
Special Scheme W.e.f. 1st June 2024	40,000 20,000 10,000		FAAA (CRISIL)	7.55 7.60	7.55 7.60							Monthly Qtrly
			MAAA (ICRA)	7.80 8.51	7.80 8.68							Ann Cum/Yield
PNB Housing Finance Ltd				12-23	24-35	36-47	48-59	60-71	72-84	120		
W.e.f. 1st June 2024	25,000 10,000		FAA+/- (CRISIL)	7.21 7.25	7.02 7.06	7.49 7.53	7.16 7.20	7.35 7.39	7.16 7.20	7.16 7.20	7.16 7.20	Monthly Qtrly
* Senior Citizen (above 60 years) will be eligible for 0.30% p.a. additional Rate of Interest for tenure 12-23 & 24-35 months with effect from 15.04.2024			AA+	7.32	7.12	7.61	7.26	7.46	7.27	7.27	7.27	Half yearly
* Senior Citizen (above 60 years) will be eligible for 0.20% p.a. additional Rate of Interest for tenure 36 months and above with effect from 15.04.2024			(CARE)	7.45	7.25	7.75	7.40	7.60	7.40	7.40	7.40	Yearly
				7.45	7.51	8.37	8.26	8.85	8.91	10.42	10.42	Cum/Yield
GODREJ AND MFG CO. LTD		0.25				36						
	40,000		(CRISIL) AA			7.50 7.60						Monthly Half yearly

HDFC BANK FIXED DEPOSIT RATES w.e.f 24th July, 2024		
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	7.25%	7.75%
21 months - 2 years	7.00%	7.50%
2 Years 1 day to < 2 Year 11 Months	7.00%	7.50%
2 Years 11 Months - 35 Months	7.35%	7.85%
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 - 55 months	7.40%	7.90%
4 Year 7 Months 1 day < = 5 Years	7.00%	7.50%
5 Years 1 day - 10 Years	7.00%	7.50%

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. 2024-25, 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.

Interest rates are subject to change from time to time. Applicable interest rates will be given as on the date / time of receipt of the funds by the Company/Bank.



Mutual Fund Updates

Largecap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	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	1127.005 (08-Aug-24)	35435.2979 (Jun 2024)	Rahul Baijal	11-Oct-96	0.2053	9.1063	12.7603	32.6083	25.4484	20.4925	19.2019	14.4362	13.9785
ICICI Prudential Bluechip Fund - Growth	105.18 (08-Aug-24)	59364.3968 (Jun 2024)	Anish Tawakley, Vaibhav Dusad	23-May-08	-0.095	8.9045	13.7081	35.8302	25.9231	20.1493	21.0413	15.7377	15.3368
Invesco India Largecap Fund - Growth	66.62 (08-Aug-24)	1203.3493 (Jul 2024)	Amit Nigam, Hiten Jain	21-Aug-09	-0.582	9.7348	16.4482	35.1574	23.4344	16.8338	19.3704	14.5326	14.448
Nippon India Large Cap Fund - Reg - Growth	86.6848 (08-Aug-24)	31800.9587 (Jul 2024)	Sailesh Raj Bhan, Ashutosh Bhargava	08-Aug-07	-1.0673	8.8604	15.6147	35.2194	28.4406	23.4278	21.7845	16.1218	16.0917
Nifty 50	24117 (08-Aug-24)	--	--	--	-0.8369	8.1359	11.0464	23.1589	17.2834	14.0526	16.9111	13.4248	12.2767

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

Midcap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HSBC Midcap Fund - Reg - Growth	371.5968 (08-Aug-24)	11882.0913 (Jul 2024)	Venugopal Manghat, Cheenu Gupta, Sonal Gupta	09-Aug-04	-2.5847	12.5011	19.334	53.9773	34.6495	22.7876	25.3241	15.747	19.0641
ICICI Prudential MidCap Fund - Growth	282.53 (08-Aug-24)	6528.0547 (Jun 2024)	Lalit Kumar	28-Oct-04	-2.8339	11.8709	18.006	52.6575	31.9986	22.4278	26.1082	17.399	17.5877
Mahindra Manulife Mid Cap Fund - Reg - Growth	33.2052 (08-Aug-24)	3165.9763 (Jul 2024)	Manish Lodha, Abhinav Khandelwal	30-Jan-18	-0.5782	13.3945	19.6144	57.2018	38.7431	26.1721	30.3938	--	--
Motilal Oswal Midcap Fund - Reg - Growth	97.6641 (08-Aug-24)	12627.6813 (Jun 2024)	Niket Shah, Rakesh Shetty, Sunil Sawant	24-Feb-14	1.4154	19.5146	31.8821	62.913	42.41	36.9874	33.1918	21.351	21.6127
Nifty Midcap 100	56681.2 (08-Aug-24)	--	--	--	-0.3639	13.2802	14.9072	49.3411	36.5652	26.5013	29.0806	17.4713	18.1872

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

Smallcap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
Franklin India Smaller Companies Fund - Growth	178.4336 (08-Aug-24)	14023.1525 (Jun 2024)	R Janakiraman, Sandeep Manam, Akhil Kalluri	13-Jan-06	-2.1924	11.998	18.1503	49.3864	41.632	28.5322	30.3899	18.4457	19.8853
HSBC Small Cap Fund - Reg - Growth	83.2889 (08-Aug-24)	16905.1814 (Jul 2024)	Venugopal Manghat, Cheenu Gupta, Sonal Gupta	12-May-14	-3.1206	11.5162	14.7755	43.4833	35.7394	27.1543	31.2392	19.189	21.6881
ICICI Prudential Smallcap Fund - Growth	87.89 (08-Aug-24)	8438.1880 (Jun 2024)	Anish Tawakley, Sri Sharma	18-Oct-07	-1.9085	11.1547	13.5236	35.374	29.2429	22.6897	29.9641	18.743	17.5659
Mahindra Manulife Small Cap Fund - Reg - Growth	19.7879 (08-Aug-24)	5034.8718 (Jul 2024)	Manish Lodha, Abhinav Khandelwal	12-Dec-22	-1.9629	12.8281	16.9401	57.1805	--	--	--	--	--
Nifty Smallcap 100	18307.3 (08-Aug-24)	--	--	--	-3.179	11.2159	10.9469	55.5396	39.8669	20.5671	27.4091	13.2594	14.0828

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

Large & Midcap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	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	331.1460 (8-Aug-2024)	21459.3611 (Jun-2024)	Dhruv Muchhal, Gopal Agrawal	18-Feb-94	-0.5406	10.972	14.9721	40.5028	31.5185	24.5067	25.6241	17.5177	15.1166
NIFTY Large Midcap 250 TRI	20358.8600 (8-Aug-2024)	--	--	--	-1.0582	11.2969	15.0583	39.4529	27.9803	21.5256	24.7912	17.5405	17.5755
ICICI Prudential Large & Mid Cap Fund - Growth	945.4500 (8-Aug-2024)	14485.7783 (Jun-2024)	Ihab Dalwai	09-Jul-98	0.9794	10.2578	16.7727	41.7196	30.7219	25.1321	25.2784	17.2666	15.9383
NIFTY Large Midcap 250 TRI	20358.8600 (8-Aug-2024)	--	--	--	-1.0582	11.2969	15.0583	39.4529	27.9803	21.5256	24.7912	17.5405	17.5755
Mahindra Manulife Large & Mid Cap Fund - Reg - Growth	26.8849 (8-Aug-2024)	2490.8963 (Jul-2024)	Abhinav Khandelwal, Manish Lodha	30-Dec-19	-1.6214	6.0665	7.696	37.3969	26.439	20.1537	--	--	--
NIFTY Large Midcap 250 TRI	20358.8600 (8-Aug-2024)	--	--	--	-1.0582	11.2969	15.0583	39.4529	27.9803	21.5256	24.7912	17.5405	17.5755
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	29.9510 (8-Aug-2024)	4942.8173 (Jun-2024)	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Sunil Sawant	17-Oct-19	-0.7413	12.4375	20.4627	50.5953	36.9209	23.5645	--	--	--
NIFTY Large Midcap 250 TRI	20358.8600 (8-Aug-2024)	--	--	--	-1.0582	11.2969	15.0583	39.4529	27.9803	21.5256	24.7912	17.5405	17.5755

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

Multicap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	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	18.7580 (8-Aug-2024)	15564.1036 (Jun-2024)	Dhruv Muchhal, Gopal Agrawal	10-Dec-21	-1.2581	12.0081	16.0049	41.9054	34.4786	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	20469.1800 (8-Aug-2024)	--	--	--	-1.3155	10.9764	14.2507	40.3432	28.8808	21.1827	25.1819	16.8817	16.7939
HSBC Multi Cap Fund - Reg - Growth	18.1708 (8-Aug-2024)	3865.6122 (Jul-2024)	Gautam Bhupal, Kapil Punjabi, Sonal Gupta, Venugopal Manghat	30-Jan-23	-2.116	11.0848	14.9745	52.4286	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	20469.1800 (8-Aug-2024)	--	--	--	-1.3155	10.9764	14.2507	40.3432	28.8808	21.1827	25.1819	16.8817	16.7939
Kotak Multicap Fund - Reg - Growth	18.7230 (8-Aug-2024)	13216.2207 (Jun-2024)	Abhishek Bisen, Arjun Khanna, Devender Singhal	29-Sep-21	0.5532	12.04	15.2965	49.7382	37.0061	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	20469.1800 (8-Aug-2024)	--	--	--	-1.3155	10.9764	14.2507	40.3432	28.8808	21.1827	25.1819	16.8817	16.7939
Nippon India Multi Cap Fund - Reg - Growth	287.4087 (8-Aug-2024)	37150.9783 (Jul-2024)	Ashutosh Bhargava, Sailesh Raj Bhan	28-Mar-05	-2.3314	11.2263	19.4618	42.4547	35.6312	29.9491	26.2881	18.7612	16.9085
NIFTY 500 Multicap 50:25:25 TRI	20469.1800 (8-Aug-2024)	--	--	--	-1.3155	10.9764	14.2507	40.3432	28.8808	21.1827	25.1819	16.8817	16.7939

* 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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Guaranteed Income* during the payout term + 100% ROP* at maturity

HDFC Life Guaranteed Wealth Plus

A Non-Linked, Non-Participating Individual Life Insurance Savings Plan



Sar'utha ke jyo!



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LIFE INSURANCE CORPORATION OF INDIA
Har Pal Aapke Saath

INTRODUCING

LIC's New Jeevan Dhara II

UIN: 512N364V01

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Car Insurance

Types of Car Insurance plans

- Comprehensive Car Insurance
- Co-passenger Protection Coverage
- Third Party Liability Insurance
- Personal Risk Coverage

Covers damage caused to vehicle/owner-driver due to

- Accident
- Natural disasters
- Third-party liabilities
- Loss or theft

TRAVEL INSURANCE Benefits

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Owner & Publisher: Gagan Gupta

Published at: Office No. 22, 1st Floor, RNA Arcade, Lokhandwala Complex, Andheri-West, Mumbai-400053.

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MSME No. UDYAM-MH-18-0107876

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