

G U P T A

P U B L I C A T I O N

Volume - XI Issue - 1

“Quality Investment under one roof”

January - 2024

May the new beginnings fill your life with magical moments.
H A P P Y N E W Y E A R

TATA AIA
LIFE INSURANCE



2 Tax Free
1 Guaranteed
Returns With
Return of Premium

Savings solutions
Tata AIA Life Insurance
Fortune Guarantee Plus

1 Guaranteed Annual Income (GAI) shall commence after maturity till the end of the Income Period, irrespective of survival of the Life Insured(s) during the Income Period. The income shall be paid as per the chosen Income Frequency.
*Tax Benefits as applicable under tax laws.

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

Single Premium for Long-term Guaranteed Income

PAY ₹10,00,000	IRR* 6.39%	GET ₹49,91,500
PAY ₹20,00,000	IRR* 6.39%	GET ₹99,83,000
PAY ₹50,00,000	IRR* 6.39%	GET ₹2,49,57,500

₹88,700 p.a. for next 45 years + Return of Premium ₹10,00,000 at the end of the Income Term
₹1,77,400 p.a. for next 45 years + Return of Premium ₹20,00,000 at the end of the Income Term
₹4,43,500 p.a. for next 45 years + Return of Premium ₹50,00,000 at the end of the Income Term

TATA AIA
LIFE INSURANCE

Savings solutions
Tata AIA Life Insurance
Fortune Guarantee Plus

UIN:110N15B11

IRRS Increased

6.65%
6.64%
6.62%
6.60%
6.58%

Male/Female (Age upto 50 years)	Annual Premium*	IRR* FG Plus V11
PPT - 10 Y PT - 15 Y Income Term - 30 Y	1,00,000	6.58%
	2,00,000	6.60%
	3,00,000	6.62%
	4,00,000	6.64%
	5,00,000 & Above	6.65%

Plan: Fortune Guarantee Plus V11 - Regular Income. *IRR & Premium excl. taxes for Male/Female age upto 50 years, standard life.

TALK TO YOUR CUSTOMERS TODAY!

TATA AIA
LIFE INSURANCE

Secure Your Future with Supreme Returns

Upward Revision in Rates

Male Age 45 Y | PPT 12 Y | Income Start: 18th Year | PT 42 Y | Income Term: 25 Y

IRR 6.63%

***Pay ₹5,00,000 p.a. for 12 Years**

Get 1 Guaranteed Benefit ₹2,67,00,450
₹10,68,010 p.a. for 25 years (from 18th year)

Supreme Offerings for Future Readiness

- Higher income than ROP products
- Income period starting from 15 years
- Income till as high as age of 100 years
- An ideal purchase for children as life cover is till the end of the policy term
- Life cover for entire term
- Rider cover for entire term
- Discounts
 - 2% discount on first premium for women
 - 2% online discount on every premium

Disclaimer : Insurance is the subject matter of solicitation.

Gupta Investments Financial Services Pvt Ltd™
“Quality Investment under one roof”

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FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 10th January 2024

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. 2nd January 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.16 7.20 7.27 7.40 7.40	7.25 7.30 7.36 7.50 7.50	7.30 7.35 7.41 7.55 7.55	7.11 7.16 7.22 7.35 7.35	7.77 7.82 7.89 8.05 8.05				Monthly Qtrly Half Yearly Ann Cum
BAJAJ FINANCE LIMITED				15	18	22	30	33	42	44		
For Individual Deposits upto 5 Crore W.e.f. 2nd January 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.21 7.25 7.32 7.45 7.45	7.16 7.20 7.27 7.40 7.40	7.25 7.30 7.36 7.50 7.50	7.21 7.25 7.32 7.45 7.45	7.49 7.53 7.61 7.75 7.75	8.28 8.34 8.42 8.60 8.60	8.05 8.10 8.18 8.35 8.35		Monthly Qtrly Half Yearly Ann Cum
BAJAJ FINANCE LIMITED				12-14	15-23	24	25-35	36-60				
For Senior Citizen Deposits upto 5 Crore W.e.f. 2nd January 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.39 7.44 7.51 7.65 7.65	7.49 7.53 7.61 7.75 7.75	7.53 7.58 7.65 7.80 7.80	7.35 7.39 7.46 7.60 7.60	8.00 8.05 8.13 8.30 8.30				Monthly Qtrly Half Yearly Ann Cum
BAJAJ FINANCE LIMITED				15	18	22	30	33	42	44		
For Senior Citizen Deposits upto 5 Crore W.e.f. 2nd January 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.44 7.49 7.56 7.70 7.70	7.39 7.44 7.61 7.65 7.65	7.49 7.53 7.61 7.75 7.75	7.44 7.49 7.56 7.70 7.70	7.72 7.77 7.85 8.00 8.00	8.51 8.57 8.66 8.85 8.85	8.28 8.34 8.42 8.60 8.60		Monthly Qtrly Half Yearly Ann Cum
MAHINDRA FINANCE		0.25		12	24	36	48	60				
Deposits upto 2 Cr W.e.f. 19th Sept, 2023	50,000 25,000 5,000		FAAA (CRISIL)	7.20 7.25 7.35 7.60 7.60	7.25 7.35 7.50 7.75 8.05	7.50 7.60 7.80 8.05 8.72	7.50 7.60 7.80 8.05 9.08	7.50 7.60 7.80 8.05 9.45				Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 24th Nov 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.53 7.58 7.65 7.80 7.80	7.67 7.72 7.80 7.95 8.11	7.81 7.87 7.94 8.10 8.43	8.00 8.06 8.14 8.30 8.83	8.18 8.24 8.33 8.50 9.24	8.23 8.29 8.38 8.55 9.51	8.27 8.33 8.42 8.60 9.83	8.27 8.33 8.42 8.60 10.21	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 24th Nov 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.78 7.84 7.91 8.07 8.07	7.92 7.98 8.06 8.22 8.39	8.06 8.12 8.20 8.37 8.72	8.25 8.31 8.40 8.57 9.13	8.43 8.49 8.58 8.77 9.56	8.48 8.55 8.64 8.82 9.84	8.52 8.59 8.68 8.87 10.19	8.52 8.59 8.68 8.87 10.59	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 24th Nov 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.03 8.09 8.17 8.34 8.34	8.17 8.23 8.32 8.49 8.67	8.31 8.37 8.46 8.64 9.01	8.50 8.57 8.66 8.84 9.44	8.68 8.75 8.84 9.04 9.88	8.73 8.80 8.90 9.09 10.18	8.77 8.84 8.94 9.14 10.54	8.77 8.84 8.94 9.14 10.57	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	54	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 24th Nov 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.28 8.34 8.43 8.61 8.61	8.42 8.48 8.57 8.76 8.95	8.56 8.63 8.72 8.91 9.31	8.75 8.82 8.92 9.12 9.75	8.93 9.00 9.10 9.31 10.21	8.98 9.05 9.16 9.36 10.51	9.02 9.09 9.20 9.41 10.90	9.20 9.09 9.20 9.41 11.36	Monthly Qtrly Half yearly Yearly Cum/Yield
WOMEN DEPOSIT SCHEME												
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 24th Nov 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.63 7.68 7.76 7.91 7.91	7.77 7.83 7.90 8.06 8.22	7.91 7.97 8.05 8.21 8.55	8.10 8.16 8.24 8.41 8.95	8.28 8.34 8.43 8.61 9.37	8.33 8.39 8.48 8.66 9.64	8.37 8.43 8.52 8.70 9.97	8.37 8.43 8.52 8.70 10.36	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 24th Nov 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.88 7.94 8.02 8.18 8.18	8.02 8.08 8.16 8.33 8.50	8.16 8.22 8.31 8.48 8.84	8.35 8.41 8.50 8.68 9.26	8.53 8.60 8.69 8.88 9.69	8.58 8.65 8.74 8.93 9.97	8.62 8.69 8.78 8.97 10.33	8.62 8.69 8.78 8.97 10.74	Monthly Qtrly Half yearly Yearly Cum/Yield

Interest 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 10th January 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 24th Nov 2023	5,000		FAAA (CRISIL)	8.13 8.19	8.27 8.33	8.41 8.47	8.60 8.67	8.78 8.85	8.83 8.90	8.87 8.94	8.87 8.94	Monthly Qtrly
			MAA+ (ICRA)	8.27 8.45	8.42 8.60	8.56 8.75	8.76 8.95	8.95 9.15	9.00 9.20	9.04 9.25	9.04 9.25	Half yearly Yearly
				8.45	8.78	9.13	9.56	10.01	10.31	10.68	11.12	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 24th Nov 2023	5,000		FAAA (CRISIL)	8.38 8.44	8.52 8.59	8.66 8.73	8.85 9.02	9.03 9.10	9.08 9.15	9.12 9.19	9.12 9.19	Monthly Qtrly
			MAA+ (ICRA)	8.53 8.72	8.68 8.87	8.82 9.02	9.02 9.22	9.21 9.42	9.26 9.47	9.30 9.52	9.30 9.52	Half yearly Yearly
				8.72	9.06	9.43	9.87	10.34	10.65	11.05	11.51	Cum/Yield
ICICI HOME FINANCE		0.25		>=12- >24	>=24 - > 36	>=36 - > 60	>=60 - > 72	>=72 - 120				
W.e.f. 11th Nov 2023	40,000 20,000 10,000		FAAA (CRISIL)	7.00 7.05	7.30 7.35	7.40 7.45	7.35 7.40	7.25 7.30				Monthly Qtrly
			MAAA (ICRA)	7.25 7.25	7.55 7.84	7.65 8.25	7.60 8.85	7.50 9.06				Ann Cum/Yield
ICICI HOME FINANCE		0.25		23	39	45						
Special Scheme W.e.f. 11th Nov 2023	40,000 20,000 10,000		FAAA (CRISIL)	7.25 7.30	7.45 7.50	7.45 7.50						Monthly Qtrly
			MAAA (ICRA)	7.50 7.77	7.70 8.41	7.70 8.57						Ann Cum/Yield
PNB HOUSING FINANCE LTD		0.30		12-23	24-35	36-47	48-59	60-71	72-84	120		
W.e.f. 7th Dec 2023	25,000 10,000		FAA+/- (CRISIL)	7.21 7.25	6.79 6.83	7.58 7.63	7.16 7.20	7.39 7.44	7.16 7.20	7.16 7.20		Monthly Qtrly
			AA (CARE)	7.32 7.45	6.89 7.00	7.70 7.85	7.26 7.40	7.51 7.65	7.27 7.40	7.27 7.40		Half yearly Yearly
				7.45	7.25	8.48	8.26	8.91	8.91	10.42		Cum/Yield
GODREJ AND MFG CO. LTD		0.25				36						
	40,000		(CRISIL)			7.50						Monthly
			AA			7.60						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 - 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	7.15%	7.65%
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	7.20%	7.70%
4 Year 7 Months 1 day < = 5 Years	7.00%	7.50%
5 Years 1 day - 10 Years	7.00%	7.75%*

Interest 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	981.127(10-Jan-24)	11-Oct-96	30261.7181(Dec 2023)	Rahul Bajjal	3.7963	12.8221	18.7026	30.626	17.7134	20.971	16.0538	15.4069	15.7181
ICICI Prudential Bluechip Fund - Growth	88.93(10-Jan-24)	23-May-08	47928.6180(Dec 2023)	Anish Tawakley, Vaibhav Dusad	3.533	12.3421	17.9912	28.2706	14.7731	18.9816	17.1067	16.1021	16.0882
Nippon India Large Cap Fund - Reg - Growth	73.448(10-Jan-24)	08-Aug-07	20217.6384(Dec 2023)	Sailesh Raj Bhan, Ashutosh Bhargava	4.2744	11.6628	18.0098	33.8094	19.6319	23.4232	17.0082	16.9622	17.4682
SBI Bluechip Fund - Growth	77.7211(10-Jan-24)	14-Feb-06	43487.3579(Dec 2023)	Sohini Andani, Mohit Jain	2.9005	8.3256	10.7331	22.7562	11.2847	15.4696	15.9171	14.3181	15.89
Nifty 50	21618.7(10-Jan-24)	--	--	--	3.0591	9.7962	11.6905	20.6795	9.5819	14.2937	14.8351	14.6714	13.3481

* 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	149.175(10-Jan-24)	25-Jun-07	52137.7028(Nov 2023)	Chirag Setalvad	3.3535	13.5992	24.6532	44.8315	26.0071	29.8023	22.975	19.1734	22.117
Mahindra Manulife Mid Cap Fund - Reg - Growth	26.0918(10-Jan-24)	30-Jan-18	1902.6512(Dec 2023)	Manish Lodha, Abhinav Khandelwal	4.9459	14.4975	29.3639	48.2219	20.01	28.4	23.092	--	--
Motilal Oswal Midcap Fund - Reg - Growth	73.5354(10-Jan-24)	24-Feb-14	6804.6177(Nov 2023)	Niket Shah, Ankush Sood, Rakesh Shetty	4.8069	16.7607	27.5458	45.9699	25.0546	34.0068	24.9298	18.6921	--
Nippon India Growth Fund - Reg - Growth	3240.077(10-Jan-24)	08-Oct-95	23494.6455(Dec 2023)	Rupesh Patel, Sanjay Doshi, Kinjal Desai	4.5616	17.5521	30.5716	49.8644	24.0375	29.5743	24.7114	20.8614	20.9346
Nifty Midcap 100	47107.15(10-Jan-24)	--	--	--	5.4937	16.9333	31.0788	49.2655	22.5391	28.6444	21.6241	17.7705	19.6682

* 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
Franklin India Smaller Companies Fund - Growth	148.4975(10-Jan-24)	13-Jan-06	11397.8333(Dec 2023)	R Janakiraman, Sandeep Manam, Akhil Kalluri	5.0616	16.1138	30.7937	56.4073	25.1469	33.7487	23.1085	18.376	22.7461
HDFC Small Cap Fund - Growth	116.861(10-Jan-24)	03-Apr-08	26836.9945(Dec 2023)	Chirag Setalvad	4.2284	10.8749	21.819	46.4277	22.1873	34.6091	22.3517	21.638	21.4093
Nippon India Small Cap Fund - Reg - Growth	139.9727(10-Jan-24)	16-Sep-10	43815.6087(Dec 2023)	Samir Rachh, Kinjal Desai, Tejas Sheth	4.3281	13.8296	27.0005	51.0169	24.3762	38.9431	28.7949	24.2665	27.5956
Quant Small Cap Fund - Growth	219.8181(10-Jan-24)	21-Nov-96	13001.8329(Dec 2023)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal	8.322	20.1201	34.6329	51.609	24.4799	43.514	33.0672	23.9759	19.6721
Nifty Smallcap 100	15386.7(10-Jan-24)	--	--	--	6.1254	20.5831	39.1939	59.4105	14.9724	27.4305	19.1107	13.8985	16.3777

* 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	15.6030 (10-Jan-2024)	10-Dec-21	11030.2184 (Dec-2023)	Gopal Agrawal	4.0323	13.7411	23.9514	41.3315	22.2748	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	17307.4900 (10-Jan-2024)	--	--	--	4.7076	14.2084	23.1493	36.0365	15.9858	23.1717	19.8937	17.8071	18.3879
Kotak Multicap Fund - Reg - Growth	15.0760 (10-Jan-2024)	29-Sep-21	8086.6981 (Dec-2023)	Abhishek Bisen, Arjun Khanna, Devender Singh, Harsha Upadhyaya	5.0843	15.1895	26.1062	41.745	22.8274	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	17307.4900 (10-Jan-2024)	--	--	--	4.7076	14.2084	23.1493	36.0365	15.9858	23.1717	19.8937	17.8071	18.3879
Nippon India Multi Cap Fund - Reg - Growth	232.6243 (10-Jan-2024)	28-Mar-05	24590.1681 (Dec-2023)	Ashutosh Bhargava, Sailesh Raj Bhan	3.6318	11.6631	21.7381	40.4717	24.4552	31.4431	19.2478	18.622	17.8276
NIFTY 500 Multicap 50:25:25 TRI	17307.4900 (10-Jan-2024)	--	--	--	4.7076	14.2084	23.1493	36.0365	15.9858	23.1717	19.8937	17.8071	18.3879
Quant Active Fund - Growth	579.8525 (10-Jan-2024)	04-Apr-01	7413.3410 (Dec-2023)	Ankit Pande, Sanjeev Sharma, Vasav Sahgal	6.5711	14.4053	23.0609	27.0502	16.3564	27.4989	26.0822	23.3807	23.5204
NIFTY 500 Multicap 50:25:25 TRI	17307.4900 (10-Jan-2024)	--	--	--	4.7076	14.2084	23.1493	36.0365	15.9858	23.1717	19.8937	17.8071	18.3879

* 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	278.1510 (10-Jan-2024)	18-Feb-94	15021.9369 (Dec-2023)	Gopal Agrawal	4.1128	14.1835	23.7877	39.4884	20.7457	27.0068	20.5891	17.6373	14.9937
NIFTY Large Midcap 250 TRI	17192.5100 (10-Jan-2024)	--	--	--	4.4685	13.8393	22.1079	34.4751	16.5918	22.2744	19.8561	18.4707	18.8288
ICICI Prudential Large & Mid Cap Fund - Growth	771.0300 (10-Jan-2024)	09-Jul-98	10267.6995 (Dec-2023)	Ihab Dalwai	3.6693	13.1289	20.8227	31.3823	18.5528	25.7385	19.7059	16.5751	16.5196
NIFTY Large Midcap 250 TRI	17192.5100 (10-Jan-2024)	--	--	--	4.4685	13.8393	22.1079	34.4751	16.5918	22.2744	19.8561	18.4707	18.8288
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	24.4366 (10-Jan-2024)	17-Oct-19	2727.3984 (Nov-2023)	Aditya Khemari, Ajay Khandelwal, Ankush Sood, Niket Shah, Rakesh Shetty	5.0216	15.5586	25.7959	43.2711	18.4962	24.964	--	--	--
NIFTY Large Midcap 250 TRI	17192.5100 (10-Jan-2024)	--	--	--	4.4685	13.8393	22.1079	34.4751	16.5918	22.2744	19.8561	18.4707	18.8288
Quant Large and Mid Cap Fund - Growth	99.9752 (10-Jan-2024)	12-Dec-06	1486.2691 (Dec-2023)	Ankit Pande, Sanjeev Sharma, Vasav Sahgal	5.915	19.4304	28.0986	33.5155	21.2504	24.8929	22.0918	18.4368	22.203
NIFTY Large Midcap 250 TRI	17192.5100 (10-Jan-2024)	--	--	--	4.4685	13.8393	22.1079	34.4751	16.5918	22.2744	19.8561	18.4707	18.8288

* 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



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The 100-year plan!

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A non-linked, with profit, whole life assurance plan.

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:	OPTIONAL RIDERS:	SPECIAL FEATURES:
<ul style="list-style-type: none"> Age Eligibility : For a child of 90 days to 55 years Minimum Basic Sum Assured : ₹ 2,00,000/- Maximum Basic Sum Assured : No limit Premium Paying Term : 15, 20, 25 and 30 years Policy Term : (100 minus age at entry) years 	<ul style="list-style-type: none"> LIC's Accidental Death and Disability Benefit Rider LIC's Accidental Benefit Rider LIC's New Term Assurance Rider LIC's New Critical Illness Benefit Rider 	<ul style="list-style-type: none"> Life long risk cover till Age 100 Bonus throughout the term Final additional bonus (if any) Loan facility

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INTRODUCING

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Whole Life Insurance with **flexibility to choose benefits**

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Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference



Retire smart, with guaranteed* regular income and manage inflation with increasing pension!

NEW **HDFC Life Smart Pension Plus**
A Non-Linked, Non-Participating Individual/Group Annuity Savings Plan



Single & Joint Life feature



Increasing Annuity



Option to receive early returns at milestone ages

HDFC Life Smart Pension Plus
A Non-Linked, Non-Participating Individual/Group Annuity Savings Plan



*Annuity rate is fixed once the policy has been purchased and shall remain the same for the duration of the policy. Amount of guaranteed income will depend upon premiums paid subject to applicable terms and conditions.

Insure your family's future with a plan that adjusts to their changing needs.

NEW **HDFC Life Click2Protect Super**
A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan

99.39%
Individual Death Claim Settlement Ratio*



Flexibility to choose from multiple coverage options¹



Option to increase your cover at key life stages²



Option to extend the policy term³

HDFC Life Click2Protect Super
A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan



*Individual death claim settlement ratio by number of policies as per audited annual statistics for FY 2022-23
1 There are three different coverage options available under the plan - Level (Life Option - Variant A), Increasing (Life Option - Variant B & C) or Decreasing (Life Goal Option).
2 Life Assured should be less than 45 years of age during events (Marriage or child birth).
3 Under Renewability Option at Maturity, the policyholder can choose to extend the term of their policy.

In this policy, the investment risk in investment portfolio is borne by the policyholder. The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.

The higher you reach, the taller your family stands.



Why HDFC Life Samporn Nivesh Plan is a must-have ULIP:



Reducing Allocation Charges¹



Comprehensive Plan Options



Loyalty Additions



10 Fund Options

HDFC Life Samporn Nivesh
A Unit Linked Non Participating Life Insurance Plan



¹On paying a higher premium amount. Available for premium of 1 lakh & above for limited & regular premium payment options and 10 lakhs & above for single premium payment option.

Fulfill all your dreams with Guaranteed Income¹



Pay once or for a limited term, enjoy life insurance cover during full policy term



Avail guaranteed² benefit as Lump sum or as Regular Income + Lump sum



Guaranteed Income³ for 30 years + 100% ROP² at maturity

HDFC Life Guaranteed Wealth Plus
A Non-Linked, Non-Participating Individual Life Insurance Savings Plan



¹This applies to Income Variant, whereby guaranteed income is paid on survival of Life Assured during the policy term, provided all due premiums are paid during the premium payment term. ²ROP - Return of Premiums. This applies to Income variant, whereby all base premiums are returned to policyholder on survival of Life Assured at maturity, provided all due premiums are paid during the premium payment term.
³Quantum of benefits is guaranteed irrespective of the experience.

Disclaimer : Insurance is the subject matter of solicitation.

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