

# GUPTA

## PUBLICATION

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“Quality Investment under one roof”

July - 2023

### RBI FLOATING RATE SAVING BONDS, 2020 (TAXABLE)



ISO 9001: 2015

<b>Type of Bond</b>	<b>8.05% RBI Floating Rate Savings Bonds (Taxable) 2020</b>
<b>Investment Period</b>	7 years from from the date of issue.
<b>Current Coupon (% p.a.)/ Interest Rate i.e Floating Interest Rate.</b>	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.
<b>Interest payable and reset criteria</b>	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.
<b>Issue Opens on</b>	<b>01.07.2020</b>
<b>Safety</b>	Govt bonds are issued by RBI. They are sovereign in nature & absolutely safe, 100% risk free investment.
<b>Minimum Investment</b>	Rs. 1000/-
<b>Maximum Investment Rs.</b>	No maximum limit on investment.
<b>TDS /Taxation</b>	Interest Taxable, Income Tax Act 1961. The bonds will be exempt from Wealth-Tax under the Wealth-Tax Act, 1957.
<b>Form of the Bonds:</b>	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.
<b>Transferability</b>	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.
<b>Cheque to be drawn in the name of</b>	<b>“HDFC Bank RBI Floating Rate Saving Bond 2020”</b>
<b>Interest payment Mode</b>	Interest payment will be made by NEFT / RTGS etc.
<b>Premature redemption / withdrawal facility for Senior Citizens:</b>	Yes, allowed subject to penalty charges equivalent to 50% of last coupon/interest payment: <ul style="list-style-type: none"> <li>• for investor in the age bracket of 60 to 70 years after 6 years,</li> <li>• for investor in the age group of 70-80 after 5 years and</li> <li>• for investor in the age exceeding 80 years would be 4 years from the date of issue.</li> </ul>
<b>Who are eligible to invest in RBI Floating Rate Savings Bond 2020?</b>	<ul style="list-style-type: none"> <li>• An Individual, (not being a Non Resident Indian)</li> <li>• In his or her individual capacity or</li> <li>• In individual capacity on joint basis or</li> <li>• In individual capacity on anyone or survivor basis or</li> <li>• On behalf of a minor as father/mother/legal guardian</li> <li>• A Hindu Undivided Family</li> </ul>
<b>Who does NOT eligible to invest in RBI Floating Rate Savings Bond 2020?</b>	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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# FIXED DEPOSIT UPDATES

## Fixed Deposit Schemes w.e.f 15th July, 2023

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
				12-14	16-23	24	25-35	36-60				
<b>BAJAJ FINANCE LIMITED</b>				<b>12-14</b>	<b>16-23</b>	<b>24</b>	<b>25-35</b>	<b>36-60</b>				
For Individual Deposits upto 5 Crore W.e.f. 10th May, 2023	15,000		AAA (CRISIL)	7.16 7.20	7.25 7.30	7.30 7.35	7.11 7.16	7.77 7.82				Monthly Qrtly
			AAA (ICRA)	7.27 7.40	7.36 7.50	7.41 7.55	7.22 7.35	7.89 8.05				Half Yearly Ann Cum
				7.40	7.50	7.55	7.35	8.05				
<b>BAJAJ FINANCE LIMITED</b>				<b>15</b>	<b>18</b>	<b>22</b>	<b>30</b>	<b>33</b>	<b>44</b>			
For Individual Deposits upto 5 Crore W.e.f. 10th May, 2023	15,000		AAA (CRISIL)	7.21 7.25	7.16 7.20	7.25 7.30	7.21 7.25	7.49 7.53	8.05 8.10			Monthly Qrtly
			AAA (ICRA)	7.32 7.45	7.27 7.40	7.36 7.50	7.32 7.45	7.61 7.75	8.18 8.35			Half Yearly Ann Cum
				7.45	7.40	7.50	7.45	7.75	8.35			
<b>BAJAJ FINANCE LIMITED</b>				<b>12-14</b>	<b>16-23</b>	<b>24</b>	<b>25-35</b>	<b>36-60</b>				
For Senior Citizen Deposits upto 5 Crore W.e.f. 10th May, 2023	15,000		AAA (CRISIL)	7.39 7.44	7.49 7.53	7.53 7.58	7.35 7.39	8.00 8.05				Monthly Qrtly
			AAA (ICRA)	7.51 7.65	7.61 7.75	7.65 7.80	7.46 7.60	8.13 8.30				Half Yearly Ann Cum
				7.65	7.75	7.80	7.60	8.30				
<b>Bajaj Finance Limited</b>				<b>15</b>	<b>18</b>	<b>22</b>	<b>30</b>	<b>33</b>	<b>44</b>			
For Senior Citizen Deposits upto 5 Crore W.e.f. 10th May, 2023	15,000		AAA (CRISIL)	7.44 7.49	7.39 7.44	7.49 7.53	7.44 7.49	7.72 7.77	8.28 8.34			Monthly Qrtly
			AAA (ICRA)	7.56 7.70	7.51 7.65	7.61 7.75	7.56 7.70	7.85 8.00	8.42 8.60			Half Yearly Ann Cum
				7.70	7.65	7.75	7.70	8.00	8.60			
<b>Mahindra FINANCE</b>		<b>0.25</b>		<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>60</b>				
Deposits upto 2 Cr W.e.f. 17th July, 2023	50,000		AAA (CRISIL)	7.05 7.10	7.25 7.35	7.50 7.60	7.50 7.60	7.50 7.60				Monthly Qrtly
	25,000			7.15	7.50	7.80	7.80	7.80				Half yearly
	5,000			7.40	7.75	8.05	8.05	8.08				Yearly Cum/Yield
				7.40	8.05	8.72	9.08	9.45				
<b>Shriram Finance Limited</b>				<b>12</b>	<b>18</b>	<b>24</b>	<b>30</b>	<b>36</b>	<b>42</b>	<b>50</b>	<b>60</b>	
FRESH DEPOSIT (For Individual) W.e.f. 5th April, 2023	5,000		AA+ (CRISIL)	7.34 7.39	7.48 7.53	7.76 7.82	7.90 7.96	7.95 8.01	8.00 8.06	8.18 8.24	8.18 8.24	Monthly Qrtly
			MAA+ (ICRA)	7.46 7.60	7.60 7.75	7.89 8.05	8.04 8.20	8.09 8.25	8.14 8.30	8.33 8.50	8.33 8.50	Half yearly Yearly Cum/Yield
				7.60	7.90	8.37	8.71	8.95	9.21	9.71	10.07	
<b>Shriram Finance Limited</b>				<b>12</b>	<b>18</b>	<b>24</b>	<b>30</b>	<b>36</b>	<b>42</b>	<b>50</b>	<b>60</b>	
RENEWAL DEPOSIT (For Individual) W.e.f. 5th April, 2023	5,000		AA+ (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	Monthly Qrtly
			MAA+ (ICRA)	7.72 7.87	7.86 8.02	8.15 8.32	8.29 8.47	8.35 8.52	8.40 8.57	8.58 8.77	8.58 8.77	Half yearly Yearly Cum/Yield
				7.87	8.17	8.66	9.01	9.27	9.54	10.06	10.45	
<b>Shriram Finance Limited</b>				<b>12</b>	<b>18</b>	<b>24</b>	<b>30</b>	<b>36</b>	<b>42</b>	<b>50</b>	<b>60</b>	
FRESH DEPOSIT ( For SENIOR CITIZEN ) W.e.f. 5th April, 2023	5,000		AA+ (CRISIL)	7.84 7.90	7.98 8.04	8.26 8.32	8.40 8.46	8.45 8.51	8.50 8.57	8.68 8.75	8.68 8.75	Monthly Qrtly
			MAA+ (ICRA)	7.97 8.13	8.12 8.28	8.41 8.59	8.55 8.74	8.61 8.79	8.66 8.84	8.84 9.04	8.84 9.04	Half yearly Yearly Cum/Yield
				8.13	8.45	8.95	9.32	9.59	9.87	10.41	10.83	
<b>Shriram Finance Limited</b>				<b>12</b>	<b>18</b>	<b>24</b>	<b>30</b>	<b>36</b>	<b>42</b>	<b>50</b>	<b>60</b>	
RENEWAL DEPOSIT (For SENIOR CITIZEN) W.e.f. 5th April, 2023	5,000		AA+ (CRISIL)	8.09 8.15	8.23 8.29	8.51 8.58	8.65 8.72	8.70 8.77	8.75 8.82	8.93 9.00	8.93 9.00	Monthly Qrtly
			MAA+ (ICRA)	8.23 8.40	8.38 8.55	8.67 8.86	8.81 9.01	8.86 9.06	8.92 9.12	9.10 9.31	9.10 9.31	Half yearly Yearly Cum/Yield
				8.40	8.73	9.25	9.63	9.91	10.20	10.77	11.22	
<b>WOMEN DEPOSIT SCHEME</b>												
<b>Shriram Finance Limited</b>				<b>12</b>	<b>18</b>	<b>24</b>	<b>30</b>	<b>36</b>	<b>42</b>	<b>50</b>	<b>60</b>	
FRESH DEPOSIT ( For Individual ) W.e.f. 5th April, 2023	5,000		AA+ (CRISIL)	7.44 7.49	7.58 7.63	7.86 7.92	8.00 8.06	8.05 8.11	8.10 8.16	8.28 8.34	8.28 8.34	Monthly Qrtly
			MAA+ (ICRA)	7.56 7.70	7.71 7.85	8.00 8.16	8.14 8.31	8.19 8.36	8.24 8.41	8.43 8.61	8.43 8.61	Half yearly Yearly Cum/Yield
				7.70	8.01	8.49	8.83	9.08	9.34	9.85	10.22	
<b>Shriram Finance Limited</b>				<b>12</b>	<b>18</b>	<b>24</b>	<b>30</b>	<b>36</b>	<b>42</b>	<b>50</b>	<b>60</b>	
RENEWAL DEPOSIT (For Individual) W.e.f. 5th April, 2023	5,000		AA+ (CRISIL)	7.69 7.74	7.83 7.89	8.11 8.17	8.25 8.31	8.30 8.36	8.35 8.41	8.53 8.60	8.53 8.60	Monthly Qrtly
			MAA+ (ICRA)	7.82 7.97	7.96 8.12	8.25 8.42	8.40 8.57	8.45 8.63	8.50 8.68	8.69 8.88	8.69 8.88	Half yearly Yearly Cum/Yield
				7.97	8.29	8.78	9.13	9.40	9.67	10.20	10.60	
<b>Shriram Finance Limited</b>				<b>12</b>	<b>18</b>	<b>24</b>	<b>30</b>	<b>36</b>	<b>42</b>	<b>50</b>	<b>60</b>	
FRESH DEPOSIT (For SENIOR CITIZEN) W.e.f. 5th April, 2023	5,000		AA+ (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	8.78 8.85	8.78 8.85	Monthly Qrtly
			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	8.95 9.15	8.95 9.15	Half yearly Yearly Cum/Yield
				8.24	8.57	9.07	9.44	9.72	10.00	10.56	10.98	

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 15th July, 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	
<b>Shriram Finance Limited</b>				<b>12</b>	<b>18</b>	<b>24</b>	<b>30</b>	<b>36</b>	<b>42</b>	<b>50</b>	<b>60</b>	
RENEWAL DEPOSIT (For SENIOR CITIZEN) W.e.f. 5th April, 2023	5,000		AA+ (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	8.66 8.85	8.96 9.37	9.12 9.75	9.17 10.04	9.22 10.34	9.42 10.91	9.42 11.37	Cum/Yield
<b>ICICI Home Finance</b>		0.25		<b>12-23</b>	<b>23</b>	<b>24-35</b>	<b>39</b>	<b>45</b>	<b>36-59</b>	<b>65</b>	<b>60-120</b>	
W.e.f. 11th May, 2023	40,000 20,000 10,000		AAA (CRISIL)	6.80 6.85	7.15 7.20	7.10 7.15	7.30 7.35	7.35 7.40	7.20 7.25	7.25 7.30	7.05 7.10	Monthly Qtrly
			AAA (ICRA)	7.00 7.00	7.40 7.66	7.35 7.62	7.55 8.23	7.60 8.45	7.45 8.02	7.50 8.87	7.30 8.45	Ann Cum/Yield
<b>PNB Housing Finance Ltd</b>		0.25		<b>12-23</b>	<b>24-35</b>	<b>36-47</b>	<b>48-59</b>	<b>60-71</b>	<b>72-84</b>	<b>120</b>		
W.e.f. 17th Feb, 2023	25,000 10,000		AA/Stable (CRISIL)	7.11 7.15	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/Stable (CARE)	7.22 7.35	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 7.35	7.00 7.25	7.70 8.31	7.40 8.26	7.50 8.71	7.40 8.91	7.40 10.42		Cum/Yield
<b>Godrej &amp; and Mfg Co. Ltd</b>		0.25				<b>36</b>						
W.e.f. 30th 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.



## Gupta Investments Financial Services Pvt Ltd

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**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.

# 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	834.229( 14-Jul-23 )	11-Oct-96	24819.0428( Jun 2023 )	Rahul Baijal	4.061	10.3974	10.6332	26.8687	15.0398	26.7664	13.6067	12.9632	14.4957
ICICI Prudential Bluechip Fund - Growth	76.28( 14-Jul-23 )	23-May-08	38734.1066( Jun 2023 )	Anish Tawakley, Vaibhav Dusad	4.393	10.436	9.592	24.5998	14.0534	25.1662	13.8281	13.5807	15.1027
Nippon India Large Cap Fund - Reg - Growth	63.042( 14-Jul-23 )	08-Aug-07	14769.2532( Jun 2023 )	Sailesh Raj Bhan, Ashutosh Bhargava	4.4567	14.1119	14.4655	31.4016	18.6129	30.2597	14.5606	14.4798	16.544
SBI Bluechip Fund - Growth	71.0169( 14-Jul-23 )	14-Feb-06	38338.0421( Jun 2023 )	Sohini Andani	3.9875	11.4115	11.6807	24.9783	12.6444	25.1564	13.3146	12.6045	15.4746
Nifty 50	19564.5( 14-Jul-23 )	--	--	--	4.3112	9.6344	8.9052	22.7488	11.0876	22.6367	12.1535	12.5197	12.485

\* 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	121.437( 14-Jul-23 )	25-Jun-07	42731.6416( Jun 2023 )	Chirag Setalvad	5.0084	18.7196	17.8335	38.6441	19.6037	36.0793	16.6488	16.5801	21.1686
Kotak Emerging Equity Fund - Reg - Growth	84.869( 14-Jul-23 )	30-Mar-07	29758.5003( Jun 2023 )	Pankaj Tibrewal, Arjun Khanna	2.737	12.1258	11.5866	24.6515	13.2301	32.7612	17.3911	16.2404	21.8784
Mirae Asset Midcap Fund - Reg - Growth	24.175( 14-Jul-23 )	29-Jul-19	10567.1326( Jun 2023 )	Ankit Jain	5.9331	16.2656	11.5065	23.2978	12.5125	33.7492	--	--	--
SBI Magnum Midcap Fund - Growth	169.8824( 14-Jul-23 )	29-Mar-05	11132.5262( Jun 2023 )	Sohini Andani	2.492	15.1125	17.5803	26.6725	16.9021	36.0098	18.4993	14.2679	20.9493
WhiteOak Capital Mid Cap Fund - Reg - Growth	11.747( 14-Jul-23 )	07-Sep-22	754.6875( Jun 2023 )	Piyush Baranwal, Ramesh Mantri, Trupti Agrawal	5.4867	18.906	16.7003	--	--	--	--	--	--
Nifty Midcap 100	36528.95( 14-Jul-23 )	--	--	--	4.8679	18.0768	16.5091	31.3826	14.9955	34.383	14.8548	14.2865	17.0729

\* 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	97.256( 14-Jul-23 )	03-Apr-08	18999.0489( Jun 2023 )	Chirag Setalvad	5.3923	19.4929	21.7742	43.4581	19.1717	43.9541	17.4146	18.9482	20.1275
ICICI Prudential Smallcap Fund - Growth	63.49( 14-Jul-23 )	18-Oct-07	6047.3246( Jun 2023 )	Harish Bihani	5.0116	18.0328	16.5538	27.311	16.35	42.7198	20.3041	17.332	18.0534
Nippon India Small Cap Fund - Reg - Growth	112.1159( 14-Jul-23 )	16-Sep-10	31945.1480( Jun 2023 )	Samir Rachh, Kinjal Desai, Tejas Sheth, Akshay Sharma	5.6803	19.4684	20.2743	39.2163	21.9417	47.1726	22.1814	21.9354	28.0624
Quant Small Cap Fund - Growth	165.6458( 14-Jul-23 )	21-Nov-96	5565.2640( Jun 2023 )	Sanjeev Sharma, Ankit Pande, Vasav Sahgal	4.0535	15.4407	12.9711	40.0756	16.4688	55.9727	26.4505	19.9632	16.635
Nifty Smallcap 100	11323.9( 14-Jul-23 )	--	--	--	6.6245	21.0447	16.9408	30.2391	5.181	33.1239	9.4499	9.4547	14.2554

\* 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	12.7950( 14-Jul-2023 )	10-Dec-21	7103.0779( Jun-2023 )	Gopal Agrawal	4.8083	15.5684	15.653	34.8119	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	14266.2600( 14-Jul-2023 )	--	--	--	4.7391	14.6965	11.9786	26.3447	12.5666	30.0872	14.5445	14.7514	16.9999
Kotak Multicap Fund - Reg - Growth	12.0470( 14-Jul-2023 )	29-Sep-21	5016.9527( Jun-2023 )	Abhishek Bisen, Arjun Khanna, Devender Singhal, Harsha Upadhyaya	6.1036	15.9073	13.1828	31.1309	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	14266.2600( 14-Jul-2023 )	--	--	--	4.7391	14.6965	11.9786	26.3447	12.5666	30.0872	14.5445	14.7514	16.9999
Nippon India Multi Cap Fund - Reg - Growth	193.9650( 14-Jul-2023 )	28-Mar-05	17440.7113( Jun-2023 )	Ashutosh Bhargava, Sailesh Raj Bhan	4.5936	16.2967	16.6428	35.0885	22.9323	37.6536	17.0032	14.9141	16.9479
NIFTY 500 Multicap 50:25:25 TRI	14266.2600( 14-Jul-2023 )	--	--	--	4.7391	14.6965	11.9786	26.3447	12.5666	30.0872	14.5445	14.7514	16.9999
SBI Multicap Fund - Reg - Growth	11.5432( 14-Jul-2023 )	08-Mar-22	12518.6623( Jun-2023 )	Mohit Jain, Rama Iyer Srinivasan	3.0624	11.725	8.5893	18.1071	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	14266.2600( 14-Jul-2023 )	--	--	--	4.7391	14.6965	11.9786	26.3447	12.5666	30.0872	14.5445	14.7514	16.9999

\* 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	227.6940( 14-Jul-2023 )	18-Feb-94	9843.5531( Jun-2023 )	Gopal Agrawal	5.0501	15.0492	13.8984	28.2769	16.4044	32.26	16.2468	14.1068	12.9093
NIFTY Large Midcap 250 TRI	14279.1900( 14-Jul-2023 )	--	--	--	4.3645	13.9005	11.8126	25.9349	13.3678	28.9685	15.0554	15.5578	17.3117
ICICI Prudential Large & Mid Cap Fund - Growth	646.3400( 14-Jul-2023 )	09-Jul-98	8582.1856( Jun-2023 )	Ihab Dalwai	4.378	11.6415	10.0684	25.8426	17.5164	31.5693	16.0937	14.34	15.6168
NIFTY Large Midcap 250 TRI	14279.1900( 14-Jul-2023 )	--	--	--	4.3645	13.9005	11.8126	25.9349	13.3678	28.9685	15.0554	15.5578	17.3117
Kotak Equity Opportunities Fund - Reg - Growth	232.7750( 14-Jul-2023 )	09-Sep-04	13765.5318( Jun-2023 )	Arjun Khanna, Harsha Upadhyaya	3.4818	11.8588	12.1342	26.6872	13.1413	25.7579	15.4019	14.902	16.7851
NIFTY Large Midcap 250 TRI	14279.1900( 14-Jul-2023 )	--	--	--	4.3645	13.9005	11.8126	25.9349	13.3678	28.9685	15.0554	15.5578	17.3117
SBI Large & Midcap Fund - Growth	438.3526( 14-Jul-2023 )	28-Feb-93	12609.1117( Jun-2023 )	Saurabh Pant	3.6874	11.3713	10.9601	27.6058	13.4109	29.9611	16.2163	14.8942	17.6382
NIFTY Large Midcap 250 TRI	14279.1900( 14-Jul-2023 )	--	--	--	4.3645	13.9005	11.8126	25.9349	13.3678	28.9685	15.0554	15.5578	17.3117

\* 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](mailto:gagan@guptainvestments.com)



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### Retire Rich

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**Tata AIA Life Insurance**  
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A Non-Linked, Non-Participating Annuity Plan

**Deferred Life Annuity (GA-II) with ROP**

**No Medicals | No Financials\* | Faster Issuance**

Male aged 48 | PPT - 10 Yrs (Limited Pay) | Annuity Deferment Period - 11 Yrs | Annuity Mode - Annual | Annuity payable from 12<sup>th</sup> Year for lifetime

**Pay 10 Lacs<sup>1</sup> For 10 Years** **1 Y Waiting Period** (Post the PPT)

**YOU GET**

- 9,46,100 p.a. For Life<sup>2</sup>
- \*Annuity Rate 9.46%
- 1 Crore ROP on Death

**Key Benefits**

- Immediate / Deferred Annuity
- Single Pay Limited Pay Regular Pay
- Single Life Joint Life
- Higher rates on Large Purchase Price

<sup>1</sup>Guaranteed Annual Annuity shall commence after maturity till lifetime. Guaranteed Annuity Rates depend on Plan Option, Premium Payment Term, Deferment Period, Age at entry, Gender, and Premium Amount. The income shall be paid as per the chosen Income Frequency. \*Premium & Annuity Rates are excl. taxes. <sup>2</sup>Financials needed only for AML. The plan is a zero-death benefit plan. Hence, No Medicals. Plan Option - Deferred Life Annuity (GA-II) with Return of Purchase Price.

**TATA AIA**  
LIFE INSURANCE



### Retire Rich

With **1<sup>st</sup> Guaranteed Pension**

Retirement solutions  
**Tata AIA Life Insurance**  
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A Non-Linked, Non-Participating Annuity Plan

**Guaranteed Pension & Death Benefit in Single Plan**

**\*No Financials | Faster Issuance**

**You Pay**

**10 Lacs p.a. for 10 Years**

**YOU GET**

- 8,31,500 p.a. For Life
- Annuity Rate 8.31%
- 1 Crore ROP on Death

**Higher Death Benefit during the Deferment Period**

Female aged 48 | PPT 10 Y | Annuity Deferment Period: 11 Y | Annuity starts from 12<sup>th</sup> Y for lifetime | **Deferred Life Annuity (GA-I) with ROP**

Guaranteed Annual Annuity shall commence after maturity till lifetime. The income shall be paid as per the chosen Income Frequency. Premium & Annuity Rates are excl. taxes. Guaranteed Annuity Rates depend on Plan Option, Premium Payment Term, Deferment Period, Age at entry, Gender, and Premium Amount. \*Financials needed only for AML.

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Optima Restore with Stay Active benefit.

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SALE 2% SALE 5% SALE 8%

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Take it easy!



**TRAVEL INSURANCE**

Travel limitless, worry-free

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



- Guaranteed\* Benefit Payouts
- Life cover to protect your family's future
- Tax Benefits\*

**HDFC Life Sanchay Plus**  
A Non-Participating, Non-Linked Savings Insurance Plan

**HDFC Life**  
Sar uttha ke jayo!

\* Provided all due premiums have been paid and the policy is in force. # As per Income Tax Act, 1961, Tax benefits are subject to changes in tax laws.

**Disclaimer :** Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference



**Secure your family's future with the power of enhanced<sup>1</sup> protection and market-linked returns**

**NEW** **HDFC Life Smart Protect Plan**  
A Non-Participating, Individual Life Unit-Linked Insurance Plan



**Higher insurance cover along with market-linked returns<sup>1</sup>** **Most charges returned as Loyalty Additions<sup>2</sup>** **Choose a plan option as per your needs<sup>3</sup>**

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**Plan for your retirement now and enjoy guaranteed\* lifelong income!**

**24-hour issuance\***

**Plan on time** **Save systematically** **Enjoy retirement on your terms**

**Guaranteed\* Annuity rate at inception** **Limited Premium Payment Term** **Deferred Annuity Plan**

**HDFC Life Systematic Retirement Plan**  
An Individual/ Group, Non-Participating, Non linked, Savings Deferred Annuity Plan

**HDFC Life**  
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- Comprehensive insurance cover from ₹50 lacs to ₹3 crores
- Unlimited restoration\* for unrelated illnesses to ensure you never run out of cover
- Continuity benefit\* on the entire chosen Sum Insured for those with existing base Sum Insured (excluding cumulative bonus) of ₹10 lacs and above
- Any room category including suite available under inpatient hospitalization for Sum Insured ₹3 crores
- Loyalty discount on the applicable premium from the 4th policy year onwards, for a lifetime
- Customize as per the changing life stages with optional packages such as Women+ (specialized package for women) and Health+ (coverage enhancement)

**Manipal Cigna**  
**LifeTime Health**  
India Plan  
COMPREHENSIVE DOMESTIC COVERAGE

\*Terms and Conditions apply

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**Manipal Cigna Prime Senior Elite**  
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**EXPERT KI SUNO SAHI CHUNO**

- EXPERIENCE BETTER COVERAGE**
  - Room category flexibility without proportionate deductions
  - No mandatory Pre-Policy Medical Check-up
  - No co-payments\* & sub-limits
- EXPERIENCE BETTER CONTROL**
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  - Guaranteed Cumulative bonus at the rate of 10% of Sum Insured every year
  - Premium Management tool through wide range of deductible options\*
- EXPERIENCE BETTER CARE**
  - Preventive Health Check-up
  - Unlimited Tele-Consultation including Specialists
  - Domestic Second Opinion for listed Critical Illnesses

\*Optional cover available on payment of additional premium

**Disclaimer : Insurance is the subject matter of solicitation.**

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