

# GUPTA

## PUBLICATION

Volume - X Issue - 06

“Quality Investment under one roof”

June - 2023

BAJAJ FINANCE LIMITED

### Bajaj Deposits, Invest for Hero Tenure of 44 months

up to  
**8.60%**  
 p.a.

**For Senior Citizens**  
 (60 years and above)



Period	Cumulative	Non-Cumulative			
	At Maturity (% p.a.)	Monthly (% p.a.)	Quarterly (% p.a.)	Half Yearly (% p.a.)	Annual (% p.a.)
44 m	8.60	8.28	8.34	8.42	8.60

**For Non-Senior Citizens**  
 (Less than 60 years)

up to  
**8.35%**  
 p.a.



Period	Cumulative	Non-Cumulative			
	At Maturity (% p.a.)	Monthly (% p.a.)	Quarterly (% p.a.)	Half Yearly (% p.a.)	Annual (% p.a.)
44 m	8.35	8.05	8.10	8.18	8.35

- The rate mentioned is valid for 44 months tenure.
- w.e.f. May 10, 2023.
- The interest rates are valid for deposits up to Rs.5 cr.



T&C Apply

\*Rate of interest per annum, applicable on a cumulative scheme tenor of 44 months

As regards deposit taking activity of the company, the viewers may refer to the advertisement in Indian Express and Loksatta, dated 19th January 2023 for soliciting public deposits. The company is having a valid Certificate of Registration dated March 5, 1998, issued by the Reserve Bank of India under section 45 IA of the Reserve Bank of India Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits/discharge of the liabilities by the company.

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# FIXED DEPOSIT UPDATES

Companies Fixed Deposit Schemes w.e.f. 07th June 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 Qtrly Half Yearly Ann Cum
			AAA (ICRA)	7.27 7.40	7.36 7.50	7.41 7.55	7.22 7.35	7.89 8.05				
				7.40 7.45	7.50 7.50	7.55 7.55	7.35 7.35	8.05 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 Qtrly Half Yearly Ann Cum
			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			
				7.45 7.45	7.40 7.40	7.50 7.50	7.45 7.45	7.75 7.75	8.35 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 Qtrly Half Yearly Ann Cum
			AAA (ICRA)	7.51 7.65	7.61 7.75	7.65 7.80	7.46 7.60	8.13 8.30				
				7.65 7.65	7.75 7.75	7.80 7.80	7.60 7.60	8.30 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 Qtrly Half Yearly Ann Cum
			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			
				7.70 7.70	7.65 7.65	7.75 7.75	7.70 7.70	8.00 8.00	8.60 8.60			
<b>HDFC DEPOSITS</b>		<b>0.25</b>		<b>33</b>	<b>45</b>	<b>99</b>						
Special Deposits (Online Deposit 0.05% Extra) Deposits upto 2 Crore W.e.f. 1st March, 2023	40,000 20,000		AAA (CRISIL)	7.30 7.35	7.45 7.50	7.40 7.45						Monthly Qtrly Half yearly Ann Cum
			AAA (ICRA)	7.40 7.55	7.55 7.70	7.50 7.65						
				7.55 7.55	7.70 7.70	7.65 7.65						
<b>HDFC DEPOSITS</b>		<b>0.25</b>		<b>15</b>	<b>22</b>	<b>44</b>						
Premium Deposits (Online Deposit 0.05% Extra) Deposits upto 2 Crore W.e.f. 1st March, 2023	40,000 20,000		AAA (CRISIL)	7.20 7.25	7.25 7.30	7.25 7.30						Monthly Qtrly Half yearly Ann Cum
			AAA (ICRA)	7.30 - 7.45	7.35 7.50 7.50	7.35 7.50 7.50						
				- 7.45	7.50 7.50	7.50 7.50						
<b>HDFC DIAMOND DEPOSITS</b>				<b>75</b>								
For Senior Citizen Deposits (Online Deposit 0.05% Extra) W.e.f. 1st March, 2023	40,000 20,000		AAA (CRISIL)	7.70 7.75								Monthly Qtrly Half yearly Ann Cum
			AAA (ICRA)	7.80 8.00								
				8.00 8.00								
<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. 16th March, 2023	50,000 25,000 5,000		AAA (CRISIL)	7.05 7.10	7.10 7.20	7.20 7.30	7.25 7.35	7.25 7.35				Monthly Qtrly Half yearly Yearly Cum/Yield
				7.15 7.40	7.35 7.60	7.45 7.70	7.50 7.75	7.50 7.75				
				7.40 7.40	7.60 7.60	7.70 7.70	7.75 7.75	7.75 7.75				
<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 Qtrly Half yearly Yearly Cum/Yield
			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	
				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	
				7.60 7.60	7.90 7.90	8.37 8.37	8.71 8.71	8.95 8.95	9.21 9.21	9.71 9.71	10.07 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 Qtrly Half yearly Yearly Cum/Yield
			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	
				7.87 7.87	8.02 8.17	8.32 8.66	8.47 9.01	8.52 9.27	8.57 9.54	8.77 10.06	8.77 10.45	
				7.87 7.87	8.17 8.17	8.66 8.66	9.01 9.01	9.27 9.27	9.54 9.54	10.06 10.06	10.45 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 Qtrly Half yearly Yearly Cum/Yield
			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	
				8.13 8.13	8.45 8.45	8.95 8.95	9.32 9.32	9.59 9.59	9.87 9.87	10.41 10.41	10.83 10.83	
				8.13 8.13	8.45 8.45	8.95 8.95	9.32 9.32	9.59 9.59	9.87 9.87	10.41 10.41	10.83 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 Qtrly Half yearly Yearly Cum/Yield
			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	
				8.40 8.40	8.55 8.73	8.86 9.25	9.01 9.63	9.06 9.91	9.12 10.20	9.31 10.77	9.31 11.22	
				8.40 8.40	8.73 8.73	9.25 9.25	9.63 9.63	9.91 9.91	10.20 10.20	10.77 10.77	11.22 11.22	

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



Contd...

# FIXED DEPOSIT UPDATES

**Companies Fixed Deposit Schemes w.e.f. 07th June 2023.**

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
<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 Qtrly
			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
				7.70	8.01	8.49	8.83	9.08	9.34	9.85	10.22	Cum/Yield
<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 Qtrly
			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
				7.97	8.29	8.78	9.13	9.40	9.67	10.20	10.60	Cum/Yield
<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 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	8.95 9.15	8.95 9.15	Half yearly Yearly
				8.24	8.57	9.07	9.44	9.72	10.00	10.56	10.98	Cum/Yield
<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	9.37	9.75	10.04	10.34	10.91	11.37	Cum/Yield
<b>ICICI Home Finance</b>		0.25		<b>12-23</b>	<b>24-35</b>	<b>36-59</b>	<b>60-120</b>					
W.e.f. 11th May, 2023	40,000 20,000 10,000		AAA (CRISIL)	6.80 6.85	7.10 7.15	7.20 7.25	7.05 7.10					Monthly Qtrly
			AAA (ICRA)	7.00 7.00	7.35 7.62	7.45 8.02	7.30 8.45					Ann Cum/Yield
<b>ICICI Home Finance</b>		0.25		<b>23</b>	<b>39</b>	<b>45</b>	<b>65</b>					
Special Scheme W.e.f. 11th May, 2023	40,000 20,000 10,000		AAA (CRISIL)	7.15 7.20	7.30 7.35	7.35 7.40	7.25 7.30					Monthly Qtrly
			AAA (ICRA)	7.40 7.66	7.55 8.23	7.60 8.45	7.50 8.87					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	7.25	8.31	8.26	8.71	8.91	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

**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.


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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.


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# 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	792.523(05-Jun-23)	11-Oct-96	23191.7819(Apr 2023)	Rahul Baijal	3.5348	5.6212	2.3544	17.4259	12.5948	25.3472	12.6126	13.2373	13.7004
ICICI Prudential Bluechip Fund - Growth	72.07(05-Jun-23)	23-May-08	35876.9788(Apr 2023)	Anish Tawakley, Vaibhav Dusad	3.1782	5.3622	0.6143	15.0404	12.0457	23.7927	12.6813	13.7152	14.6078
Nippon India Large Cap Fund - Reg - Growth	59.4837(05-Jun-23)	08-Aug-07	13432.3205(Apr 2023)	Sailesh Raj Bhan, Ashutosh Bhargava	4.6233	8.5498	4.7578	22.9631	16.421	28.5831	13.6408	14.5166	15.6899
SBI Bluechip Fund - Growth	67.5126(05-Jun-23)	14-Feb-06	35770.1840(Apr 2023)	Sohini Andani	3.5983	7.547	3.1922	17.7147	10.9948	24.4893	12.2875	12.3406	15.0147
Nifty 50	18593.85(05-Jun-23)	--	--	--	2.9047	5.0368	-0.5732	12.2506	8.9176	22.3901	11.9031	12.4047	12.1113

\* 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	111.611(05-Jun-23)	25-Jun-07	36911.6197(Apr 2023)	Chirag Setalvad	5.5992	9.4145	6.0921	28.731	17.4151	34.7169	15.1123	16.3401	20.0052
ICICI Prudential MidCap Fund - Growth	170.99(05-Jun-23)	28-Oct-04	3662.4543(Apr 2023)	Lalit Kumar	3.5801	5.6433	-1.7638	14.5369	9.7052	30.1892	12.1493	14.3749	18.7212
Kotak Emerging Equity Fund - Reg - Growth	80.732(05-Jun-23)	30-Mar-07	25971.7122(Apr 2023)	Pankaj Tibrewal	4.7678	5.7437	2.8931	18.8556	13.4663	32.6537	15.8772	16.5086	20.5588
SBI Magnum Midcap Fund - Growth	160.8518(05-Jun-23)	29-Mar-05	9370.2786(Apr 2023)	Sohini Andani	5.447	9.1578	7.3278	22.0005	17.6751	37.3584	16.8387	13.9346	19.8815
Nifty Midcap 100	34015.2(05-Jun-23)	--	--	--	5.8053	9.9765	4.1911	21.5739	13.1676	33.9337	13.3226	14.4114	15.7495

\* 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	90.051(05-Jun-23)	03-Apr-08	15857.0247(Apr 2023)	Chirag Setalvad	6.5251	10.3857	10.8784	33.972	19.9836	42.6626	15.3803	18.881	19.4105
ICICI Prudential Smallcap Fund - Growth	59(05-Jun-23)	18-Oct-07	5035.9954(Apr 2023)	Harish Bihani	7.3117	10.5603	6.5174	19.9979	18.4129	42.9679	18.0162	17.3946	17.1766
Kotak Small Cap Fund - Reg - Growth	174.582(05-Jun-23)	24-Feb-05	9230.1084(Apr 2023)	Pankaj Tibrewal	5.9338	7.8318	4.3589	13.8894	13.3906	41.4887	18.2787	17.8332	20.3618
Nippon India Small Cap Fund - Reg - Growth	104.0972(05-Jun-23)	16-Sep-10	26293.5009(Apr 2023)	Samir Rachh, Kinjal Desai, Tejas Sheth, Akshay Sharma	7.1866	12.0282	8.4698	29.5772	23.0114	46.6377	20.2835	21.9237	27.0513
Nifty Smallcap 100	10359.05(05-Jun-23)	--	--	--	6.4678	9.818	2.3288	13.6746	4.5544	32.7999	7.2397	10.2124	12.5906

\* 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	11.9920(5-Jun-2023)	10-Dec-21	6231.5840(Apr-2023)	Gopal Agrawal	5.5169	9.5195	5.2114	26.2637	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	13371.0500(5-Jun-2023)	--	--	--	4.7154	7.8764	1.0118	15.9726	11.1317	29.6992	13.466	14.8002	16.0766
Kotak Multicap Fund - Reg - Growth	11.1770(5-Jun-2023)	29-Sep-21	4137.2415(Apr-2023)	Abhishek Bisen, Arjun Khanna, Devender Singhal, Harsha Upadhyaya	5.3937	6.8268	1.7756	22.3211	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	13371.0500(5-Jun-2023)	--	--	--	4.7154	7.8764	1.0118	15.9726	11.1317	29.6992	13.466	14.8002	16.0766
Nippon India Multi Cap Fund - Reg - Growth	181.8417(5-Jun-2023)	28-Mar-05	15087.6752(Apr-2023)	Ashutosh Bhargava, Sailesh Raj Bhan	5.9346	10.016	6.4055	27.0948	21.7775	35.6681	15.6024	14.8313	15.9747
NIFTY 500 Multicap 50:25:25 TRI	13371.0500(5-Jun-2023)	--	--	--	4.7154	7.8764	1.0118	15.9726	11.1317	29.6992	13.466	14.8002	16.0766
SBI Multicap Fund - Reg - Growth	11.0700(5-Jun-2023)	08-Mar-22	11921.7609(Apr-2023)	Mohit Jain, Rama Iyer Srinivasan	4.0805	7.5399	1.6258	12.6078	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	13371.0500(5-Jun-2023)	--	--	--	4.7154	7.8764	1.0118	15.9726	11.1317	29.6992	13.466	14.8002	16.0766

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

## Large & Midcap Fund

Scheme Name	NAV	Latest NAV	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	211.9780(5-Jun-2023)	211.9780(5-Jun-2023)	8589.4750(Apr-2023)	Gopal Agrawal	4.3122	7.5559	2.2236	19.044	14.6697	30.701	14.3197	13.7363	12.1333
NIFTY Large Midcap 250 TRI	13430.7500(5-Jun-2023)	13430.7500(5-Jun-2023)	--	--	4.5896	7.7	1.1762	17.0279	11.5532	28.6008	14.139	15.5392	16.4517
ICICI Prudential Large & Mid Cap Fund - Growth	613.4800(5-Jun-2023)	613.4800(5-Jun-2023)	7364.4403(Apr-2023)	Ihab Dalwai	4.0149	5.9743	1.7751	18.0673	16.9136	29.8877	14.6216	14.7615	15.2112
NIFTY Large Midcap 250 TRI	13430.7500(5-Jun-2023)	13430.7500(5-Jun-2023)	--	--	4.5896	7.7	1.1762	17.0279	11.5532	28.6008	14.139	15.5392	16.4517
Kotak Equity Opportunities Fund - Reg - Growth	221.1090(5-Jun-2023)	221.1090(5-Jun-2023)	12513.6713(Apr-2023)	Harsha Upadhyaya	4.1675	6.7715	3.7817	19.6063	12.6661	25.6767	14.6134	15.038	16.3407
NIFTY Large Midcap 250 TRI	13430.7500(5-Jun-2023)	13430.7500(5-Jun-2023)	--	--	4.5896	7.7	1.1762	17.0279	11.5532	28.6008	14.139	15.5392	16.4517
SBI Large & Midcap Fund - Growth	416.9443(5-Jun-2023)	416.9443(5-Jun-2023)	10512.2578(Apr-2023)	Saurabh Pant	4.0398	6.6784	1.3924	20.4648	13.595	29.0527	15.0539	14.6878	17.0141
NIFTY Large Midcap 250 TRI	13430.7500(5-Jun-2023)	13430.7500(5-Jun-2023)	--	--	4.5896	7.7	1.1762	17.0279	11.5532	28.6008	14.139	15.5392	16.4517

\* 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)



**GUARANTEE BHI, PROTECTION BHI**  
WITH **SWAG**

**6.42% IRR**

- GUARANTEED# -

**SAVE TAX ON MATURITY**

**GIVE** **GET**

₹5 LACS P.A.\*\* (10 YEARS)

**₹2.47 CR<sup>^^</sup>**  
Total Amount Received After 30 years

**Give Get = 4.94x**



**GUARANTEE BHI, PROTECTION BHI**  
WITH **SWAG**

**6.67% IRR**

- GUARANTEED# -

**SAVE TAX ON MATURITY**

**GIVE** **GET**

₹5 LACS P.A.\*\* (8 YEARS)

**₹2.22 CR<sup>^^</sup>**  
Total Amount Received After 30 years

**Give Get = 5.57x**



**GUARANTEE BHI, PROTECTION BHI**  
WITH **SWAG**

**6.29% IRR**

- GUARANTEED# -

**SAVE TAX ON MATURITY**

**GIVE** **GET**

₹1 LAC P.A.\*\* (10 YEARS)

**₹47.89 LACS<sup>^^</sup>**  
Total Amount Received After 30 years

**Give Get = 4.79x**



**GUARANTEE BHI, PROTECTION BHI**  
WITH **SWAG**

**6.54% IRR**

- GUARANTEED# -

**SAVE TAX ON MATURITY**

**GIVE** **GET**

₹1 LAC P.A.\*\* (8 YEARS)

**₹43.11 LACS<sup>^^</sup>**  
Total Amount Received After 30 years

**Give Get = 5.39x**



**GUARANTEE BHI, PROTECTION BHI**  
WITH **SWAG**

**6.67% IRR**

- GUARANTEED# -

**SAVE TAX ON MATURITY**

**GIVE** **GET**

₹5 LACS P.A.\*\* (8 YEARS)

**₹2.22 CR<sup>^^</sup>**  
Total Amount Received After 30 years

**Give Get = 5.57x**



**Aaj Ka SWAG, Kal Ke Milestones Guaranteed!\***

**YOU ARE THE DIFFERENCE™**

WEALTH FOR MILESTONES					
Parameters	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
Age of Life Assured in Years	35	35	35	35	35
Premium Payment Term / Policy Term	5 pay 10	8 pay 20	8 pay 16	10 pay 20	10 pay 30
Annualised Premium	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000
Policy Continuance Benefit opted	No	No	Yes	No	No
Total Maturity Benefit**	14,09,549	43,07,023	31,63,544	50,08,898	97,51,051
Customer Internal Rate of Return	4.45%	6.17%	5.60%	6.05%	6.37%
Give-Get Ratio	1.41X	2.7X	1.98X	2.51X	4.88X

\*\*Maturity benefit = Sum of (Accrued Guaranteed Additions + Sum Assured on Maturity)  
The Customer Internal Rate of Return and Give-Get Ratio are including Auto Debit Booster. Life assured is male

\*"Annualised Premium" means the premium amount payable in a year chosen by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.  
\*\*"Sum Assured on Maturity" means the amount which is guaranteed to become payable on maturity of the policy, in accordance with the terms and conditions of the policy.

**A Max Financial and AXIS BANK JV**

Disclaimer : Insurance is the subject matter of solicitation.



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



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*Sar utha ke jyo!*

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

**24-hour issuance\***

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

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

**HDFC Life**  
*Sar utha ke jyo!*

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After all, health deserves the best medical care available.

- 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
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- 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**  
SPECIALISED SENIOR CITIZEN PLAN

**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**
  - Coverage for Pre-Existing disease from 91<sup>st</sup> day\*
  - 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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