

GUPTA

PUBLICATION

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“Quality Investment under one roof”

March - 2023

FEW DAYS LEFT
 ENSURE YOU GET
HIGHER TAX-FREE MATURITY
 ON YOUR INVESTMENT.

Here's What's Changing on April 1, 2023

1 Income from insurance plans with more than ₹5 lac premium, is **TAXABLE**

2 If premium paid is claimed U/S 80C, **FULL MATURITY WILL BE TAXABLE**

What can you Do To Lock Higher Savings

- Act Before March 31, 2023 to save on your investment not just this year, but for entire policy tenure
- Select a guranteed income/fixed maturity insurance plan from range of brands incl. ICICI, TATA, HDFC, MAX, ADITYA BIRLA, BAJAJ & More...

ACT NOW TO ENSURE HIGHER TAX-FREE RETURNS

ONE RIGHT STEP
LEADS TO MANY BENEFITS.

SIP

- DIVERSIFICATION
- AFFORDABLE INVESTING
- RUPEE COST AVERAGING
- POWER OF COMPOUNDING
- EASY LIQUIDITY
- TAX BENEFITS
- FINANCIAL FREEDOM

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

SAVE TAX + BUILD WEALTH = ELSS

BENEFITS OF ELSS

- More you invest in equity Linked Saving Scheme (ELSS), less tax is applicable on your income. Claim tax-benefits under Section 80C of Income Tax Act, 1961
- Invest a lumpsum amount or every month through a Systematic Investment Plan (SIP) to save tax
- Lowest lock-in period (3 years) compared to other tax saving investment options
- Offers the potential to Create wealth in the long-term through equity-market linked returns

ELSS MEANS LESS TAX

ELSS is a type of Mutual Fund Scheme which allows you to claim for income tax deduction. You can invest up to ₹ 1.5 lakhs a year in taxes by investing in ELSS which is covered under Section 80C of the Income Tax Act, 1961.

PLAN DIFFERENT SIP FOR DIFFERENT FINANCIAL GOALS

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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Government of India Floating Rate Savings Bonds, 2020 (Taxable)

Government of India had introduced Floating Rate Savings Bonds, 2020 (Taxable) vide their notification No. F.No.4(10)-B(W&M)/2020 dated June 26, 2020. The main features of the Scheme are as under:

Item	Floating Rate Savings Bonds, 2020 (Taxable)	Remarks
1. Category of Investor	Resident Individual, HUF.	Non-Resident Indians (NRI)s are not eligible to invest in these bonds.
2. Limit of investment	Minimum ₹1000/- and in multiples of ₹1000/-.	No maximum limit.
3. Date of Issue of bonds	Date of receipt of subscription in cash (up to ₹ 20,000/- only), or date of realization of cheque /draft/ funds.	---
4. Forms of Bonds	Electronic form held in the Bond Ledger Account.	Bond Ledger Account will be opened by the Receiving Office in the name of investor/s.
5. Interest	Interest is payable semi-annually from the date of issue of bonds, up to 30th June / 31st December as the case may be, and thereafter half-yearly for period ending 30th June and 31st December on 1st July and 1st January respectively.	Half-yearly interest is payable on 1st January / 1st July. The coupon on July 1, 2023 shall be paid at 7.35%.
6. Post Maturity Interest	Post Maturity Interest is not payable.	---
7. Bank account	It is mandatory for the investor/s to provide bank account details to facilitate payment of interest /maturity value directly to his/her/their bank account.	---
8. Tax benefits	Income from the bonds is taxable.	Tax will be deducted at source while interest is paid. If an exemption under the relevant provisions of the Income Tax Act, 1961 is obtained, it may be declared in the Application Form.
9. Nomination Facility	The sole Holder or all the joint holders may nominate one or more persons as nominee in accordance with the provisions of the Government Securities Act, 2006 (38 of 2006) and the Government Securities Regulation, 2007, published in Part III, Section 4 of the Gazette of India dated December 1, 2007.	---
10. Maturity period	7 years from the date of issuance.	---
11. Premature redemption	Facility is available to the eligible investors after Lock in period of 4, 5, and 6 years in the age bracket of 80 years and above, between 70 to 80 years and 60 to 70 years respectively	Penalty charges @ 50% of last coupon payment.
12. Transferability	The bonds are not transferable.	Transferability is limited to nominee(s)/legal heir in case of death of holder.
13. Tradability / Advances	The bonds are not tradable in the secondary market and also not eligible as collateral for availing loans.	---



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
ICICI Prudential Bluechip Fund - Growth	66.28(20-Mar-23)	23-May-08	34198.5243(Feb 2023)	Anish Tawakley, Vaibhav Dusad	-4.0672	-6.0658	-2.2275	2.7673	10.7532	26.9833	11.4066	13.4971	14.087
Kotak Bluechip Fund - Reg - Growth	364.165(20-Mar-23)	04-Feb-03	5259.2416(Feb 2023)	Harish Krishnan	-4.7484	-6.2993	-4.5251	1.3592	7.7302	24.9849	11.1325	12.0569	13.1112
Nippon India Large Cap Fund - Reg - Growth	52.9604(20-Mar-23)	08-Aug-07	12524.5266(Feb 2023)	Sailesh Raj Bhan, Ashutosh Bhargava	-3.7866	-5.5218	-3.0718	7.5966	14.0474	27.9473	11.2052	13.3745	14.6683
SBI Bluechip Fund - Growth	60.7465(20-Mar-23)	14-Feb-06	33987.0680(Feb 2023)	Sohini Andani	-4.5395	-5.9352	-3.9151	2.8606	8.2835	25.8001	10.4681	11.9171	14.1593
Nifty 50	16988.4(20-Mar-23)	--	--	--	-4.7981	-7.5979	-4.6466	-0.7569	7.3317	24.7738	10.9002	11.9591	11.5435

* 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	98.443(20-Mar-23)	25-Jun-07	35009.7436(Feb 2023)	Chirag Setalvad	-3.0873	-5.4188	-2.9688	10.4278	16.4338	32.9817	12.1372	15.6285	19.0278
ICICI Prudential MidCap Fund - Growth	156.93(20-Mar-23)	28-Oct-04	3492.8726(Feb 2023)	Lalit Kumar	-3.9949	-7.9751	-8.2334	2.3476	11.3162	31.4699	9.9	13.3885	17.6235
Kotak Emerging Equity Fund - Reg - Growth	73.876(20-Mar-23)	30-Mar-07	23962.9364(Feb 2023)	Pankaj Tibrewal	-2.9684	-4.5049	-5.6717	5.0708	14.3695	32.2233	13.7651	16.8375	19.9353
SBI Magnum Midcap Fund - Growth	141.1624(20-Mar-23)	29-Mar-05	8732.6037(Feb 2023)	Sohini Andani	-3.194	-4.7089	-8.3675	5.1953	16.0974	35.6892	12.3599	13.7505	19.0295
Nifty Midcap 100	29782.55(20-Mar-23)	--	--	--	-2.8837	-7.2686	-6.7999	3.0749	12.7684	32.9929	9.5899	13.1194	14.8898

* 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	78.642(20-Mar-23)	03-Apr-08	14648.7558(Feb 2023)	Chirag Setalvad	-2.953	-1.8607	0.8166	10.6399	22.9118	41.7658	12.2235	17.9338	18.2287
Kotak Small Cap Fund - Reg - Growth	156.604(20-Mar-23)	24-Feb-05	8617.5481(Feb 2023)	Pankaj Tibrewal	-3.5874	-5.3821	-7.5935	-1.995	15.4121	40.8495	15.2025	17.3422	19.6447
Nippon India Small Cap Fund - Reg - Growth	89.6976(20-Mar-23)	16-Sep-10	23910.1809(Feb 2023)	Samir Rachh, Kinjal Desai, Tejas Sheth, Akshay Sharma	-2.8332	-5.4282	-3.4353	7.1274	24.0065	46.0287	15.6001	20.8621	25.3004
SBI Small Cap Fund - Growth	107.489(20-Mar-23)	09-Sep-09	15395.3894(Feb 2023)	Rama Iyer Srinivasan	-3.8015	-7.8916	-7.147	6.5148	17.1899	36.5656	13.9665	19.4804	24.4887
Nifty Smallcap 100	9005.85(20-Mar-23)	--	--	--	-4.042	-10.1231	-8.405	-12.6255	4.748	32.3433	2.5119	9.1537	11.0611

* 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	10.6040 (20-Mar-2023)	10-Dec-21	5789.7593 (Feb-2023)	Gopal Agrawal	-3.775	-5.5407	-2.7691	8.5932	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	11919.7100 (20-Mar-2023)	--	--	--	-3.9237	-8.7477	-7.2267	-0.8385	10.7534	30.798	10.7934	14.065	15.2469
Kotak Multicap Fund - Reg - Growth	10.0350 (20-Mar-2023)	29-Sep-21	3911.5491 (Feb-2023)	Abhishek Bisen, Arjun Khanna, Devender Singhal, Harsha Upadhyaya	-3.6208	-7.2722	-5.0345	7.6349	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	11919.7100 (20-Mar-2023)	--	--	--	-3.9237	-8.7477	-7.2267	-0.8385	10.7534	30.798	10.7934	14.065	15.2469
Nippon India Multi Cap Fund - Reg - Growth	159.5576 (20-Mar-2023)	28-Mar-05	14091.9589 (Feb-2023)	Ashutosh Bhargava, Sailesh Raj Bhan	-3.4813	-5.7441	-4.7347	9.1289	18.9351	32.4559	12.2235	13.5432	14.5548
NIFTY 500 Multicap 50:25:25 TRI	11919.7100 (20-Mar-2023)	--	--	--	-3.9237	-8.7477	-7.2267	-0.8385	10.7534	30.798	10.7934	14.065	15.2469
SBI Multicap Fund - Reg - Growth	9.9703 (20-Mar-2023)	08-Mar-22	11705.3940 (Feb-2023)	Mohit Jain, Rama Iyer Srinivasan	-3.8293	-7.8505	-9.4695	-2.5685	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	11919.7100 (20-Mar-2023)	--	--	--	-3.9237	-8.7477	-7.2267	-0.8385	10.7534	30.798	10.7934	14.065	15.2469

* 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	189.4160 (20-Mar-2023)	18-Feb-94	7897.5856 (Feb-2023)	Gopal Agrawal	-4.2173	-6.8733	-5.1787	4.6544	13.8901	32.1413	12.2594	12.9054	11.5573
NIFTY Large Midcap 250 TRI	12012.3000 (20-Mar-2023)	--	--	--	-3.7278	-8.0374	-7.1189	1.4027	10.7379	29.7248	11.8572	14.8346	15.7072
ICICI Prudential Large & Mid Cap Fund - Growth	560.9100 (20-Mar-2023)	09-Jul-98	7044.1379 (Feb-2023)	Ihab Dalwai	-3.4894	-5.7579	-2.8509	7.9139	16.5672	31.8483	12.5909	14.1135	14.3942
NIFTY Large Midcap 250 TRI	12012.3000 (20-Mar-2023)	--	--	--	-3.7278	-8.0374	-7.1189	1.4027	10.7379	29.7248	11.8572	14.8346	15.7072
Kotak Equity Opportunities Fund - Reg - Growth	199.6070 (20-Mar-2023)	09-Sep-04	11608.3520 (Feb-2023)	Harsha Upadhyaya	-3.6887	-5.5526	-4.5358	4.1257	11.4755	26.9146	12.4568	14.4702	15.7451
NIFTY Large Midcap 250 TRI	12012.3000 (20-Mar-2023)	--	--	--	-3.7278	-8.0374	-7.1189	1.4027	10.7379	29.7248	11.8572	14.8346	15.7072
SBI Large & Midcap Fund - Growth	377.9579 (20-Mar-2023)	28-Feb-93	9441.4112 (Feb-2023)	Saurabh Pant	-2.7497	-5.8453	-4.7286	5.4416	15.0573	29.1326	12.7671	14.3514	16.4331
NIFTY Large Midcap 250 TRI	12012.3000 (20-Mar-2023)	--	--	--	-3.7278	-8.0374	-7.1189	1.4027	10.7379	29.7248	11.8572	14.8346	15.7072

* 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



FIXED DEPOSIT UPDATES

Companies Fixed Deposit Schemes w.e.f 16th March, 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				
BAJAJ FINANCE LIMITED												
For Individual Deposits upto 5 Crore W.e.f. 4th March 2023	15,000		AAA (CRISIL)	7.16 7.20	7.25 7.30	7.30 7.35	7.11 7.16	7.39 7.44			Monthly Qtrly Half Yearly Ann Cum	
			AAA (ICRA)	7.27 7.40	7.36 7.50	7.41 7.55	7.22 7.35	7.51 7.65				
				7.40 7.45	7.50 7.40	7.55 7.50	7.35 7.45	7.65 7.95				
BAJAJ FINANCE LIMITED												
For Individual Deposits upto 5 Crore W.e.f. 4th March 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	7.67 7.72		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	7.80 7.95			
				7.45 7.45	7.40 7.40	7.50 7.50	7.45 7.45	7.75 7.95				
BAJAJ FINANCE LIMITED												
For Senior Citizen Deposits upto 5 Crore W.e.f. 4th March 2023	15,000		AAA (CRISIL)	7.39 7.44	7.49 7.53	7.53 7.58	7.35 7.39	7.63 7.68			Monthly Qtrly Half Yearly Ann Cum	
			AAA (ICRA)	7.51 7.65	7.61 7.75	7.65 7.80	7.46 7.60	7.75 7.90				
				7.65 7.65	7.75 7.75	7.80 7.80	7.60 7.60	7.90 7.90				
Bajaj Finance Limited												
For Senior Citizen Deposits upto 5 Crore W.e.f. 4th March 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	7.91 7.96		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	8.04 8.20			
				7.70 7.70	7.65 7.65	7.75 7.75	7.70 7.70	8.00 8.00	8.20 8.20			
HDFC DEPOSITS												
Special Deposits (Online Deposit 0.05% Extra) Deposits upto 2 Crore W.e.f. 1st March, 2023	40,000 20,000	0.25	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						
HDFC DEPOSITS												
Premium Deposits (Online Deposit 0.05% Extra) Deposits upto 2 Crore W.e.f. 1st March, 2023	40,000 20,000	0.25	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	7.35 7.50						
				- 7.45	7.50 7.50	7.50 7.50						
HDFC DIAMOND DEPOSITS												
For Senior Citizen Deposits 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								
Mahindra FINANCE												
Deposits upto 2 Cr W.e.f. 16th March, 2023	50,000 25,000 5,000	0.25	AAA (CRISIL)	7.05 7.10 7.15	7.10 7.20 7.35	7.20 7.30 7.45	7.25 7.35 7.50	7.25 7.35 7.50			Monthly Qtrly Half yearly Yearly Cum/Yield	
				7.40 7.40	7.60 7.60	7.70 7.70	7.75 7.75	7.75 7.75				
Shriram Finance Ltd												
FRESH DEPOSIT (For Individual) w.e.f 10th March, 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	8.04 8.10	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	8.18 8.35	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	8.35 9.46	8.50 10.07	
Shriram Finance Ltd												
RENEWAL DEPOSIT (For Individual) w.e.f 10th March, 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	8.29 8.35	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	8.44 8.62	8.58 8.77	
				7.87 7.87	8.17 8.17	8.66 8.66	9.01 9.01	9.27 9.27	9.54 9.54	9.80 9.80	10.45 10.45	
Shriram Finance Ltd												
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 10th March, 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	8.54 8.61	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	8.70 8.89	8.84 9.04	
				8.13 8.13	8.45 8.45	8.95 9.32	9.32 9.59	9.59 9.87	9.87 10.15	10.15 10.83	10.83 10.83	
Shriram Finance Ltd												
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 10th March, 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	8.79 8.86	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	8.96 9.16	9.10 9.31	
				8.40 8.40	8.73 8.73	9.25 9.25	9.63 9.63	9.91 9.91	10.20 10.20	10.50 10.50	11.22 11.22	

Interest Rates are Subject to change & 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 16th March, 2023

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
WOMEN DEPOSIT SCHEME												
Shriram Finance Ltd				12	18	24	30	36	42	48	60	
FRESH DEPOSIT (For Individual) w.e.f 10th March, 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	8.14 8.20	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	8.28 8.46	8.43 8.61	Half yearly Yearly
				7.70	8.01	8.49	8.83	9.08	9.34	9.59	10.22	Cum/Yield
Shriram Finance Ltd				12	18	24	30	36	42	48	60	
RENEWAL DEPOSIT (For Individual) w.e.f 10th March, 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	8.39 8.45	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	8.54 8.73	8.69 8.88	Half yearly Yearly
				7.97	8.29	8.78	9.13	9.40	9.67	9.94	10.60	Cum/Yield
Shriram Finance Ltd				12	18	24	30	36	42	48	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 10th March, 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	8.64 8.71	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	8.80 9.00	8.95 9.15	Half yearly Yearly
				8.24	8.57	9.07	9.44	9.72	10.00	10.29	10.98	Cum/Yield
Shriram Finance Ltd				12	18	24	30	36	42	48	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 10th March, 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	8.89 8.96	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	9.06 9.27	9.21 9.42	Half yearly Yearly
				8.51	8.85	9.37	9.75	10.04	10.34	10.64	11.37	Cum/Yield
ICICI Home Finance		0.25		12-24	24-36	36-48	48-120					
W.e.f. 3rd Jan, 2023	40,000 20,000 10,000		AAA (CRISIL)	6.80 6.85	7.05 7.10	7.15 7.20	7.25 7.30					Monthly Qtrly
			AAA (ICRA)	7.00 7.00	7.30 7.57	7.40 7.96	7.50 8.39					Ann Cum/Yield
ICICI Home Finance		0.25		39	45	65						
Special Scheme W.e.f. 3rd Jan, 2023	40,000 20,000 10,000		AAA (CRISIL)	7.15 7.20	7.35 7.40	7.45 7.50						Monthly Qtrly
			AAA (ICRA)	7.40 8.05	7.60 8.45	7.70 9.15						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. 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
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

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. 2022-23, 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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Long Term Income

	Current Tax regime	Proposed Tax regime w.e.f 1 st April 2023
Give	Pay ₹10 lakh for 10 years	Pay ₹10 lakh for 10 years
Get Total Benefit	4.62 Cr [†] (Rs 12,05,000 p.a. for 30 years + ROP of Rs 1 Cr on maturity)	3.36 Cr
Assumed tax rate	0	34.30%

† Applicable for policies issued on or before 31st March, 2023. Tax slab considered @ 34.3%, assuming income bracket of 50 lakh to 1 Cr.

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*Insurance Is The Subject Matter Of Solicitation.

TAX FREE RETURNS

2023 BUDGET
Till 31st March Only

Life insurance returns over the annual premium of ₹ 5 Lakh would be taxable from 1st April 2023

Invest before 31st March & Save Tax

Did You Know? Amendments proposed in Union Budget 2023, Section 10(10) D*

- If the Aggregate Annual Life Insurance Premium is more than Rs. 5 Lac (One or more policies put together), the Maturity proceedings will be Taxable.
- The proposed provision shall apply for policies issued on or after 1st April'23*. There will not be any change in Taxation for policies issued before this date.
- Death Benefit will continue to be Non-taxable and will be same as earlier.
- Investments of up to Rs 1.5 lakh are eligible for tax benefits under Section 80C*.

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 - Personal Accident Cover
 - Maternity Health Insurance Plan
 - Mediclaim Insurance Plan
 - Disease-specific (Corona Kavach, etc.)

Disclaimer : Insurance is the subject matter of solicitation.

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