

# GUPTA

## PUBLICATION

Volume - XI Issue - 3

“Quality Investment under one roof”

March - 2024

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 options<sup>1</sup>



Option to increase your cover at key life stages<sup>2</sup>



Option to extend the policy term<sup>3</sup>

**HDFC Life Click2Protect Super**

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



Sar utha ke jiyo!

\*Individual death claim settlement ratio by number of policies as per audited annual statistics for FY 2022-23

<sup>1</sup> 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).

<sup>2</sup> Life Assured should be less than 45 years of age during events (Marriage or child birth).

<sup>3</sup> Under Renewability Option at Maturity, the policyholder can choose to extend the term of their policy.

Fulfill all your dreams with **Guaranteed Income<sup>^</sup>**



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



Avail guaranteed<sup>\*\*\*</sup> benefit as Lump sum or as Regular Income + Lump sum



Guaranteed Income<sup>\*\*</sup> for 30 years + 100% ROP<sup>\*\*</sup> at maturity

**HDFC Life Guaranteed Wealth Plus**

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



Sar utha ke jiyo!

<sup>^</sup>This 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. <sup>\*\*</sup>ROP - 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.

<sup>\*\*\*</sup>Quantum of benefits is guaranteed irrespective of the experience.

Disclaimer : Insurance is the subject matter of solicitation.



**Gupta Investments Financial Services Pvt Ltd™**

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# FIXED DEPOSIT UPDATES

## Fixed Deposit Schemes w.e.f. 13th March, 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				
<b>BAJAJ FINANCE LIMITED</b>												
For Individual Deposits upto 5 Crore W.e.f. 02nd Jan, 2024	15,000		FAAA (CRISIL)	7.16	7.25	7.30	7.11	7.77				Monthly Qtrly Half Yearly Ann Cum
				7.20	7.30	7.35	7.16	7.82				
				7.27	7.36	7.41	7.22	7.89				
				7.40	7.50	7.55	7.35	8.05				
				7.40	7.50	7.55	7.35	8.05				
<b>BAJAJ FINANCE LIMITED</b>												
For Individual Deposits upto 5 Crore W.e.f. 02nd Jan, 2024	15,000		FAAA (CRISIL)	7.21	7.16	7.25	7.21	7.49	8.28	8.05	Monthly Qtrly Half Yearly Ann Cum	
				7.25	7.20	7.30	7.25	7.53	8.34	8.10		
				7.32	7.27	7.36	7.32	7.61	8.42	8.18		
				7.45	7.40	7.50	7.45	7.75	8.60	8.35		
				7.45	7.40	7.50	7.45	7.75	8.60	8.35		
<b>BAJAJ FINANCE LIMITED</b>												
For Senior Citizen Deposits upto 5 Crore W.e.f. 02nd Jan, 2024	15,000		FAAA (CRISIL)	7.39	7.49	7.53	7.35	8.00			Monthly Qtrly Half Yearly Ann Cum	
				7.44	7.53	7.58	7.39	8.05				
				7.51	7.61	7.65	7.46	8.13				
				7.65	7.75	7.80	7.60	8.30				
				7.65	7.75	7.80	7.60	8.30				
<b>BAJAJ FINANCE LIMITED</b>												
For Senior Citizen Deposits upto 5 Crore W.e.f. 02nd Jan, 2024	15,000		FAAA (CRISIL)	7.44	7.39	7.49	7.44	7.72	8.51	8.28	Monthly Qtrly Half Yearly Ann Cum	
				7.49	7.44	7.53	7.49	7.77	8.57	8.34		
				7.56	7.51	7.61	7.56	7.85	8.66	8.42		
				7.70	7.65	7.75	7.70	8.00	8.85	8.60		
				7.70	7.65	7.75	7.70	8.00	8.85	8.60		
<b>MAHINDRA FINANCE</b>												
Deposits upto 5 Cr W.e.f. 19th Sept, 2023	50,000	0.25	FAAA (CRISIL)	7.20	7.25	7.50	7.50	7.50			Monthly Qtrly Half yearly Yearly Cum/Yield	
	25,000			7.25	7.35	7.60	7.60	7.60				
				7.35	7.50	7.80	7.80	7.80				
	5,000			7.60	7.75	8.05	8.05	8.05				
<b>SHRIRAM FINANCE LIMITED</b>												
FRESH DEPOSIT (For Individual) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL)	7.53	7.67	7.81	8.00	8.18	8.23	8.27	Monthly Qtrly Half yearly Yearly Cum/Yield	
				7.58	7.72	7.87	8.06	8.24	8.29	8.33		
				7.65	7.80	7.94	8.14	8.33	8.38	8.42		
				7.80	7.95	8.10	8.30	8.50	8.55	8.60		
				7.80	8.11	8.43	8.83	9.24	9.51	9.83		
<b>SHRIRAM FINANCE LIMITED</b>												
RENEWAL DEPOSIT (For Individual) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL)	7.78	7.92	8.06	8.25	8.43	8.48	8.52	Monthly Qtrly Half yearly Yearly Cum/Yield	
				7.84	7.98	8.12	8.31	8.49	8.55	8.59		
				7.91	8.06	8.20	8.40	8.58	8.64	8.68		
				8.07	8.22	8.37	8.57	8.77	8.82	8.87		
				8.07	8.39	8.72	9.13	9.56	9.84	10.19		
<b>SHRIRAM FINANCE LIMITED</b>												
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL)	8.03	8.17	8.31	8.50	8.68	8.73	8.77	Monthly Qtrly Half yearly Yearly Cum/Yield	
				8.09	8.23	8.37	8.57	8.75	8.80	8.84		
				8.17	8.32	8.46	8.66	8.84	8.90	8.94		
				8.34	8.49	8.64	8.84	9.04	9.09	9.14		
				8.34	8.67	9.01	9.44	9.88	10.18	10.54		
<b>SHRIRAM FINANCE LIMITED</b>												
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL)	8.28	8.42	8.56	8.75	8.93	8.98	9.02	Monthly Qtrly Half yearly Yearly Cum/Yield	
				8.34	8.48	8.63	8.82	9.00	9.05	9.09		
				8.43	8.57	8.72	8.92	9.10	9.16	9.20		
				8.61	8.76	8.91	9.12	9.31	9.36	9.41		
				8.61	8.95	9.31	9.75	10.21	10.51	10.90		
<b>WOMEN DEPOSIT SCHEME</b>												
<b>SHRIRAM FINANCE LIMITED</b>												
FRESH DEPOSIT (For Individual) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL)	7.63	7.77	7.91	8.10	8.28	8.33	8.37	Monthly Qtrly Half yearly Yearly Cum/Yield	
				7.68	7.83	7.97	8.16	8.34	8.39	8.43		
				7.76	7.90	8.05	8.24	8.43	8.48	8.52		
				7.91	8.06	8.21	8.41	8.61	8.66	8.70		
				7.91	8.22	8.55	8.95	9.37	9.64	9.97		
<b>SHRIRAM FINANCE LIMITED</b>												
RENEWAL DEPOSIT (For Individual) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL)	7.88	8.02	8.16	8.35	8.53	8.58	8.62	Monthly Qtrly Half yearly Yearly Cum/Yield	
				7.94	8.08	8.22	8.41	8.60	8.65	8.69		
				8.02	8.16	8.31	8.50	8.69	8.74	8.78		
				8.18	8.33	8.48	8.68	8.88	8.93	8.97		
				8.18	8.50	8.84	9.26	9.69	9.97	10.33		

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



**Contd... FIXED DEPOSIT UPDATES**

**Fixed Deposit Schemes w.e.f. 13th March, 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	
<b>SHRIRAM FINANCE LIMITED</b>												
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 24th Oct, 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
<b>SHRIRAM FINANCE LIMITED</b>												
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL)	8.38 8.44	8.52 8.59	8.66 8.73	8.85 9.92	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
<b>ICICI HOME FINANCE</b>												
		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
<b>ICICI HOME FINANCE</b>												
Special Scheme W.e.f. 11th Nov 2023	40,000 20,000 10,000	0.25	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
<b>PNB HOUSING FINANCE LTD</b>												
W.e.f. 13th Feb, 2024	25,000 10,000	0.30	FAA+/- (CRISIL)	7.21 7.25	7.72 7.77	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	7.84 8.00	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	8.00	7.00	7.85	7.40	7.65	7.40	7.40	Cum/Yield
<b>GODREJ AND MFG CO. LTD</b>												
W.e.f. 14th Sept , 2023	40,000	0.25	(CRISIL) AA				7.50 7.60					Monthly Half yearly

<b>HDFC BANK FIXED DEPOSIT RATES</b>			w.e.f. 13th March, 2024
PERIOD	DEPOSIT RS LESS THAN 2 CRORES		
	REGULAR INTEREST RATE	SENIOR CITIZEN RATE	
	RATE PER ANNUM	RATE PER ANNUM	
7 - 14 days	3.00%	3.50%	
15 - 29 days	3.00%	3.50%	
30 - 45 days	3.50%	4.00%	
46 - 60 days	4.50%	5.00%	
61 - 89 days	4.50%	5.00%	
90 days < = 6 months	4.50%	5.00%	
6 months 1 days < = 9 months	5.75%	6.25%	
9 months 1 day to < 1 year	6.00%	6.50%	
1 year to < 15 months	6.60%	7.10%	
15 months to < 18 months	7.10%	7.60%	
18 months to < 21 months	7.25%	7.75%	
21 months - 2 years	7.00%	7.50%	
2 Years 1 day to < 2 Year 11 Months	7.00%	7.50%	
2 Years 11 Months - 35 Months	7.15%	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 rates are subject to change from time to time. Applicable interest rates will be given as on the date / time of receipt of the funds by the Company/Bank.

**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	1040.956(07-Mar-24)	11-Oct-96	31653.3222(Feb 2024)	Rahul Baijal	3.3622	10.7689	20.3338	38.4214	27.6094	20.3009	17.1041	15.0769	15.6261
ICICI Prudential Bluechip Fund - Growth	95.92(07-Mar-24)	23-May-08	51554.2817(Feb 2024)	Anish Tawakley, Vaibhav Dusad	3.0844	12.1347	21.4024	39.9137	26.1252	20.2801	18.7336	16.1827	16.4009
Nippon India Large Cap Fund - Reg - Growth	78.242(07-Mar-24)	08-Aug-07	22766.7767(Feb 2024)	Sailesh Raj Bhan, Ashutosh Bhargava	3.7969	11.6059	18.2598	42.4046	30.933	22.9379	18.3479	16.6262	17.4316
Quant Large Cap Fund - Reg - Growth	14.5089(07-Mar-24)	11-Aug-22	636.9529(Feb 2024)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal, Sandeep Tandon	3.1091	17.7412	28.8306	52.9134	--	--	--	--	--
Nifty 50	22493.55(07-Mar-24)	--	--	--	2.5674	7.6187	14.0239	26.8438	19.0503	14.5712	15.241	14.0652	13.1599

\* Less than 1 year Absolute returns, Greater than or Equal to 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	291.5080 (7-Mar-2024)	18-Feb-94	16756.8757 (Feb-2024)	Gopal Agrawal	0.9559	9.6418	18.7855	47.5083	31.8152	24.3324	21.8504	17.3049	15.0805
NIFTY Large Midcap 250 TRI	17948.1300 (7-Mar-2024)	--	--	--	0.9853	9.3969	18.0299	43.5509	27.5732	21.4227	20.8015	17.68	18.9004
ICICI Prudential Large & Mid Cap Fund - Growth	827.2200 (7-Mar-2024)	09-Jul-98	11333.3728 (Feb-2024)	Ihab Dalwai	1.7891	11.1019	21.0306	42.5536	30.8168	25.235	21.634	16.3633	16.6897
NIFTY Large Midcap 250 TRI	17948.1300 (7-Mar-2024)	--	--	--	0.9853	9.3969	18.0299	43.5509	27.5732	21.4227	20.8015	17.68	18.9004
Kotak Equity Opportunities Fund - Reg - Growth	287.0920 (7-Mar-2024)	09-Sep-04	19092.3014 (Feb-2024)	Arjun Khanna, Harsha Upadhyaya	3.1825	9.983	16.4579	38.3105	27.2596	20.2495	20.0193	16.5888	18.1512
NIFTY Large Midcap 250 TRI	17948.1300 (7-Mar-2024)	--	--	--	0.9853	9.3969	18.0299	43.5509	27.5732	21.4227	20.8015	17.68	18.9004
Quant Large and Mid Cap Fund - Growth	113.2506 (7-Mar-2024)	12-Dec-06	1884.0145 (Feb-2024)	Ankit Pande, Sanjeev Sharma, Vasav Sahgal	3.8055	19.5408	33.7122	58.3355	37.3433	30.5198	25.9401	19.0013	23.2341
NIFTY Large Midcap 250 TRI	17948.1300 (7-Mar-2024)	--	--	--	0.9853	9.3969	18.0299	43.5509	27.5732	21.4227	20.8015	17.68	18.9004

\* Less than 1 year Absolute returns, Greater than 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	16.2480 (7-Mar-2024)	10-Dec-21	12231.8086 (Feb-2024)	Gopal Agrawal	0.0185	8.4646	17.5007	47.9578	33.8193	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	18054.2200 (7-Mar-2024)	--	--	--	0.2722	9.3402	18.5462	45.2713	27.1581	21.9768	20.749	17.0357	18.4458
Kotak Multicap Fund - Reg - Growth	16.4410 (7-Mar-2024)	29-Sep-21	9629.4513 (Feb-2024)	Abhishek Bisen, Arjun Khanna, Devender Singhal, Harsha Upadhyaya	1.4939	15.1492	25.9364	56.6812	37.6701	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	18054.2200 (7-Mar-2024)	--	--	--	0.2722	9.3402	18.5462	45.2713	27.1581	21.9768	20.749	17.0357	18.4458
Nippon India Multi Cap Fund - Reg - Growth	244.6212 (7-Mar-2024)	28-Mar-05	26808.6854 (Feb-2024)	Ashutosh Bhargava, Sailesh Raj Bhan	1.2488	9.1746	15.088	47.5639	35.0608	27.5477	20.6463	18.2086	17.7691
NIFTY 500 Multicap 50:25:25 TRI	18054.2200 (7-Mar-2024)	--	--	--	0.2722	9.3402	18.5462	45.2713	27.1581	21.9768	20.749	17.0357	18.4458
Quant Active Fund - Growth	631.8441 (7-Mar-2024)	04-Apr-01	8466.7553 (Feb-2024)	Ankit Pande, Sanjeev Sharma, Vasav Sahgal	1.0908	15.8071	22.3916	47.7823	29.3206	29.065	29.197	23.7966	23.8759
NIFTY 500 Multicap 50:25:25 TRI	18054.2200 (7-Mar-2024)	--	--	--	0.2722	9.3402	18.5462	45.2713	27.1581	21.9768	20.749	17.0357	18.4458

\* Less than 1 year Absolute returns, Greater than 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	158.593(07-Mar-24)	25-Jun-07	60186.5152(Feb 2024)	Chirag Setalvad	0.5153	10.3647	20.3559	54.9895	37.922	28.5612	24.4367	18.8421	22.0535
Mahindra Manulife Mid Cap Fund - Reg - Growth	27.867(07-Mar-24)	30-Jan-18	2152.7774(Feb 2024)	Manish Lodha, Abhinav Khandelwal	0.392	12.0935	21.3667	57.4562	33.1799	26.9189	25.0077	--	--
Nippon India Growth Fund - Reg - Growth	3263.8402(07-Mar-24)	08-Oct-95	24480.7788(Feb 2024)	Rupesh Patel, Sanjay Doshi, Kinjal Desai	-1.6658	5.7968	17.4634	51.9256	32.806	26.9181	24.9543	19.6563	20.81
Quant Mid Cap Fund - Growth	213.8466(07-Mar-24)	09-Mar-01	5421.7372(Feb 2024)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal	2.4184	17.5827	31.213	61.6958	39.8048	36.537	30.8827	24.0461	20.2707
Nifty Midcap 100	48966.15(07-Mar-24)	--	--	--	-0.7819	10.0487	20.6244	57.8032	34.9488	26.5669	22.9454	16.8284	19.6567

\* 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	119.732(07-Mar-24)	03-Apr-08	28598.9186(Feb 2024)	Chirag Setalvad	-2.6561	6.3254	13.4535	46.3392	33.4117	30.9088	22.7372	20.8898	21.1173
ICICI Prudential Smallcap Fund - Growth	75.82(07-Mar-24)	18-Oct-07	7415.3511(Feb 2024)	Anish Tawakley, Sri Sharma	-2.4321	4.8396	9.7886	41.6822	28.063	27.2894	26.27	18.207	18.7657
Nippon India Small Cap Fund - Reg - Growth	142.3717(07-Mar-24)	16-Sep-10	46044.1345(Feb 2024)	Samir Rachh, Kinjal Desai, Tejas Sheth	-1.8753	6.468	14.2651	52.7181	35.8188	33.7202	29.2815	23.4339	27.6971
Quant Small Cap Fund - Growth	237.9636(07-Mar-24)	21-Nov-96	17193.0856(Feb 2024)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal	-1.0242	17.1708	27.9993	65.2506	40.3081	42.7592	36.2486	25.4663	20.5162
Nifty Smallcap 100	15709(07-Mar-24)	--	--	--	-5.1744	7.8767	23.3612	65.9604	28.1934	23.1724	19.8035	13.0172	16.4306

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

**Disclaimer: Mutual Fund Investments are subject to market risk. Read offer document carefully.**



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 Charges\*
- Comprehensive Plan Options
- Loyalty Additions
- 10 Fund Options

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



\*On 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.

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.






**Get So Much Coverage\* Guaranteed^^**



**Secure Benefit**  
2X coverage from day 1

Secure Benefit is a first-of-its-kind benefit of Optima Secure that doubles the insurance cover you buy, instantly and automatically. This means that you get a 2X coverage from day 1, without having the need to activate or claim it, at no additional cost.







**HEALTH INSURANCE** 10 YEARS OF CARE

PRESENTING


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Redefining the value that you get from your Health Insurance







Up to **600%** Increase in Total Coverage\*




**Unlimited** Automatic Recharge for Related & Unrelated Illnesses



Earn up to **30%** Discount on Renewal\*



Up to **100%** of Sum Insured on Ambulance Cover\*\*



**Unlimited** E-consultation with General Physician\*

- Up to 60 days pre hospitalization and 180 post hospitalization coverage
- Pay the premium as per the city you live in
- AYUSH treatment coverage up to 100% of Sum Insured
- Coverage for treatment expenses at home up to 100% of Sum Insured under - Domiciliary Hospitalization
- Advance technology methods covered up to 100% of Sum insured
- No reduction in Cumulative Bonus even if you claim

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



Little Investment can make a Big Difference





## 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.	---

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