

# GUPTA PUBLICATION

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“Quality Investment under one roof”

May - 2024



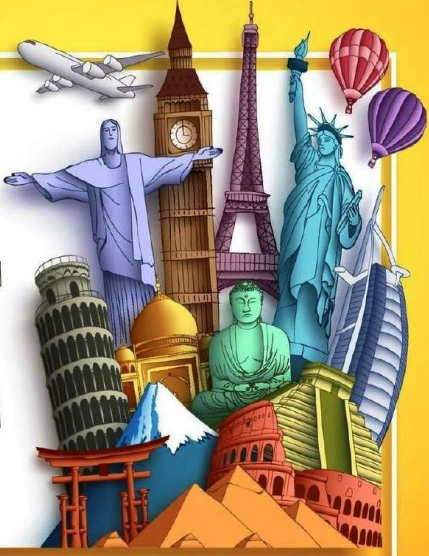
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## MOTOR INSURANCE







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## Gupta Investments Financial Services Pvt Ltd™

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FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 14th May, 2024

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
BAJAJ FINANCE LIMITED				12-14	15-23	24-35	36-60					
For Individual	15,000		FAAA	7.16	7.25	7.53	7.81					Monthly
Deposits upto 5 Crore			(CRISIL)	7.20	7.30	7.58	7.87					Qtrly
W.e.f. 3rd April, 2024			MAAA	7.27	7.36	7.65	7.94					Half Yearly
			(ICRA)	7.40	7.50	7.80	8.10					Ann
				7.40	7.50	7.80	8.10					Cum
BAJAJ FINANCE LIMITED				18	22	33	44	42 (Online)				
For Individual	15,000		FAAA	7.53	7.63	7.81	7.95	8.28				Monthly
Deposits upto 5 Crore			(CRISIL)	7.58	7.68	7.87	8.01	8.34				Qtrly
W.e.f. 3rd April, 2024			MAAA	7.65	7.75	7.94	8.09	8.42				Half Yearly
			(ICRA)	7.80	7.90	8.10	8.25	8.60				Ann
				7.80	7.90	8.10	8.25	8.60				Cum
BAJAJ FINANCE LIMITED				12-14	15-23	24-35	36-60					
For Senior Citizen Deposits	15,000		FAAA	7.39	7.49	7.91	8.05					Monthly
Deposits upto 5 Crore			(CRISIL)	7.44	7.53	7.96	8.10					Qtrly
W.e.f. 3rd April, 2024			MAAA	7.51	7.61	8.04	8.18					Half Yearly
			(ICRA)	7.65	7.75	8.20	8.35					Ann
				7.65	7.75	8.20	8.35					Cum
BAJAJ FINANCE LIMITED				18	22	33	44	42 (Online)				
For Senior Citizen Deposits	15,000		FAAA	7.77	7.86	8.05	8.19	8.51				Monthly
Deposits upto 5 Crore			(CRISIL)	7.82	7.91	8.10	8.24	8.57				Qtrly
W.e.f. 3rd April, 2024			MAAA	7.89	7.99	8.18	8.33	8.66				Half Yearly
			(ICRA)	8.05	8.15	8.35	8.50	8.85				Ann
				8.05	8.15	8.35	8.50	8.85				Cum
MAHINDRA FINANCE		0.25		12	24	36	48	60				
Deposits upto 2 Cr	50,000		FAAA	7.10	7.30	7.55	7.50	7.55				Monthly
W.e.f. 25th April, 2023			(CRISIL)	7.20	7.40	7.65	7.60	7.65				Qtrly
	25,000			7.25	7.55	7.85	7.80	7.85				Half yearly
				7.50	7.80	8.10	8.05	8.10				Yearly
	5,000			7.50	7.80	8.10	8.05	8.10				Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual)	5,000		FAAA	7.59	7.73	7.87	8.05	8.38	8.42	8.47	8.47	Monthly
w.e.f 9th April 2023			(CRISIL)	7.63	7.77	7.92	8.10	8.43	8.47	8.52	8.52	Qtrly
			MAA+	7.71	7.85	8.00	8.18	8.52	8.56	8.62	8.62	Half yearly
			(ICRA)	7.85	8.00	8.15	8.35	8.70	8.75	8.80	8.80	Yearly
				7.85	8.16	8.49	8.88	9.49	9.75	10.10	10.50	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual)	5,000		FAAA	7.84	7.98	8.12	8.30	8.63	8.67	8.72	8.72	Monthly
w.e.f 9th April 2023			(CRISIL)	7.89	8.03	8.17	8.35	8.69	8.73	8.78	8.78	Qtrly
			MAA+	7.96	8.11	8.25	8.44	8.78	8.82	8.87	8.87	Half yearly
			(ICRA)	8.12	8.27	8.42	8.62	8.97	9.02	9.07	9.07	Yearly
				8.12	8.44	8.78	9.18	9.81	10.08	10.46	10.88	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN)	5,000		FAAA	8.09	8.23	8.37	8.55	8.88	8.92	8.97	8.97	Monthly
w.e.f 9th April 2023			(CRISIL)	8.14	8.28	8.42	8.61	8.94	8.98	9.03	9.03	Qtrly
			MAA+	8.22	8.37	8.51	8.70	9.04	9.08	9.13	9.13	Half yearly
			(ICRA)	8.39	8.54	8.69	8.89	9.25	9.29	9.34	9.34	Yearly
				8.39	8.72	9.07	9.49	10.13	10.42	10.81	11.26	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	54	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN)	5,000		FAAA	8.34	8.48	8.62	8.80	9.13	9.17	9.22	9.22	Monthly
w.e.f 9th April 2023			(CRISIL)	8.39	8.54	8.68	8.86	9.19	9.24	9.29	9.29	Qtrly
			MAA+	8.48	8.63	8.77	8.96	9.30	9.34	9.39	9.39	Half yearly
			(ICRA)	8.66	8.81	8.96	9.16	9.52	9.56	9.61	9.61	Yearly
				8.66	9.00	9.37	9.80	10.45	10.76	11.18	11.65	Cum/Yield
WOMEN DEPOSIT SCHEME												
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual)	5,000		FAAA	7.69	7.83	7.97	8.15	8.48	8.52	8.57	8.57	Monthly
w.e.f 9th April 2023			(CRISIL)	7.73	7.88	8.02	8.20	8.54	8.58	8.63	8.63	Qtrly
			MAA+	7.81	7.95	8.10	8.28	8.63	8.67	8.72	8.72	Half yearly
			(ICRA)	7.96	8.11	8.26	8.46	8.81	8.86	8.91	8.91	Yearly
				7.96	8.27	8.60	9.00	9.61	9.88	10.24	10.65	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual)	5,000		FAAA	7.94	8.08	8.22	8.40	8.73	8.77	8.82	8.82	Monthly
w.e.f 9th April 2023			(CRISIL)	7.99	8.13	8.27	8.45	8.79	8.83	8.88	8.88	Qtrly
			MAA+	8.07	8.21	8.36	8.54	8.89	8.93	8.98	8.98	Half yearly
			(ICRA)	8.23	8.38	8.53	8.73	9.08	9.13	9.18	9.18	Yearly
				8.23	8.55	8.90	9.31	9.93	10.22	10.60	11.03	Cum/Yield

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 14th May, 2024

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.19	8.33	8.47	8.65	8.98	9.02	9.07	9.07	Monthly
				8.24	8.38	8.52	8.71	9.04	9.08	9.13	9.13	Qtrly
				8.33	8.47	8.62	8.80	9.14	9.19	9.24	9.24	Half yearly
				8.50	8.65	8.80	9.00	9.35	9.40	9.45	9.45	Yearly
				8.50	8.84	9.19	9.61	10.26	10.56	10.96	11.42	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.44	8.58	8.72	8.90	9.23	9.27	9.32	9.32	Monthly
				8.49	8.64	8.78	8.96	9.30	9.34	9.39	9.39	Qtrly
				8.58	8.73	8.87	9.06	9.40	9.45	9.50	9.50	Half yearly
				8.77	8.92	9.07	9.27	9.63	9.67	9.72	9.72	Yearly
				8.77	9.12	9.48	9.92	10.58	10.90	11.32	11.81	Cum/Yield
ICICI HOME FINANCE		0.25		>=12- >24	>=24 - > 36	>=36 - > 60	>=60 - > 72	>=72 - 120				
W.e.f. 11th Nov 2023	40,000		FAAA	7.00	7.30	7.40	7.35	7.25				Monthly
	20,000		(CRISIL)	7.05	7.35	7.45	7.40	7.30				Qtrly
	10,000		MAAA	7.25	7.55	7.65	7.60	7.50				Ann
			(ICRA)	7.25	7.84	8.25	8.85	9.06				Cum/Yield
ICICI HOME FINANCE		0.25		23	39	45						
Special Scheme W.e.f. 11th Nov 2023	40,000		FAAA	7.25	7.45	7.45						Monthly
	20,000		(CRISIL)	7.30	7.50	7.50						Qtrly
	10,000		MAAA	7.50	7.70	7.70						Ann
			(ICRA)	7.77	8.41	8.57						Cum/Yield
PNB Housing Finance Ltd		0.30		12-23	24-35	36-47	48-59	60-71	72-84	120		
W.e.f. 7th Dec 2023 * Senior Citizen (above 60 years) will be eligible for 0.30% p.a. additional Rate of Interest for tenure 12-23 & 24-35 months with effect from 15.04.2024 * Senior Citizen (above 60 years) will be eligible for 0.20% p.a. additional Rate of Interest for tenure 36 months and above with effect from 15.04.2024	25,000		FAA+/-	7.21	6.79	7.58	7.16	7.39	7.16	7.16		Monthly
	10,000		(CRISIL)	7.25	6.83	7.63	7.20	7.44	7.20	7.20		Qtrly
			AA	7.32	6.89	7.70	7.26	7.51	7.27	7.27		Half yearly
			(CARE)	7.45	7.00	7.85	7.40	7.65	7.40	7.40		Yearly
				7.45	7.25	8.48	8.26	8.91	8.91	10.42		Cum/Yield
GODREJ AND MFG CO. LTD		0.25				36						
	40,000		(CRISIL) AA			7.50 7.60						Monthly Half yearly

HDFC BANK FIXED DEPOSIT RATES			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 (Special Edition FD - 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 - (Special Edition FD - 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. 2024-25, 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
ICICI Prudential Bluechip Fund - Growth	95.85(10-May-24)	23-May-08	54904.2328(Apr 2024)	Anish Tawakley, Vaibhav Dusad	-1.662	3.465	20.7787	35.3647	24.9049	20.2105	18.4091	15.2976	15.6907
Nippon India Large Cap Fund - Reg - Growth	78.7968(10-May-24)	08-Aug-07	26137.6542(Apr 2024)	Sailesh Raj Bhan, Ashutosh Bhargava	-1.9418	4.7347	20.8045	36.3911	28.9067	23.8381	18.2048	15.3922	16.8174
Quant Large Cap Fund - Reg - Growth	14.4016(10-May-24)	11-Aug-22	997.4848(Apr 2024)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal, Sandeep Tandon	-2.3581	2.3597	28.7144	46.2307	--	--	--	--	--
SBI Bluechip Fund - Growth	80.1493(10-May-24)	14-Feb-06	45410.5067(Apr 2024)	Sohini Andani, Mohit Jain	-1.6982	4.0431	12.8159	21.3306	19.2707	15.3092	15.9891	12.6914	15.1631
Nifty 50	22055.2(10-May-24)	--	--	--	-3.0703	1.2519	13.5382	20.3597	16.5121	13.8446	14.3366	12.9334	12.3753
* 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	160.32(10-May-24)	25-Jun-07	63413.4869(Apr 2024)	Chirag Setalvad	-1.5947	2.6508	19.6954	51.1754	37.2321	28.0675	24.7683	17.2283	20.9254
Mahindra Manulife Mid Cap Fund - Reg - Growth	28.9994(10-May-24)	30-Jan-18	2433.0109(Apr 2024)	Manish Lodha, Abhinav Khandelwal	0.5217	5.631	25.7776	59.5298	34.775	26.3946	26.4766	--	--
Motilal Oswal Midcap Fund - Reg - Growth	81.8789(10-May-24)	24-Feb-14	9819.0863(Apr 2024)	Niket Shah, Ankush Sood, Rakesh Shetty	0.3151	10.0795	26.3288	56.2538	38.3254	36.0066	27.5195	18.0365	22.0071
Quant Mid Cap Fund - Growth	222.7556(10-May-24)	09-Mar-01	6920.1744(Apr 2024)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal	0.6452	7.0572	32.8655	66.1875	38.2339	31.783	33.1616	23.74	20.3329
Nifty Midcap 100	49532.3(10-May-24)	--	--	--	-1.6834	1.3157	21.6022	52.2067	34.0356	25.9475	23.7759	15.2221	18.6196
* 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
ICICI Prudential Smallcap Fund - Growth	78(10-May-24)	18-Oct-07	7658.9526(Apr 2024)	Anish Tawakley, Sri Sharma	-0.2685	1.5228	14.6722	39.5822	28.1281	26.9821	26.2682	17.0044	18.1324
Mahindra Manulife Small Cap Fund - Reg - Growth	17.2003(10-May-24)	12-Dec-22	3971.0938(Apr 2024)	Manish Lodha, Abhinav Khandelwal	0.1036	3.0933	23.7191	64.479	--	--	--	--	--
Nippon India Small Cap Fund - Reg - Growth	149.4332(10-May-24)	16-Sep-10	50422.7833(Apr 2024)	Samir Rachh	1.0161	4.2356	19.9001	52.218	37.3321	32.6845	31.0086	21.6743	26.356
Quant Small Cap Fund - Growth	240.9784(10-May-24)	21-Nov-96	20164.0939(Apr 2024)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal	-2.348	1.7019	30.4682	60.5913	41.4758	32.0482	39.3617	25.5217	20.4002
Nifty Smallcap 100	16106.75(10-May-24)	--	--	--	-2.8039	-0.9991	20.5126	63.6454	32.6482	21.9756	20.7495	11.2222	14.9812
* 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	294.8610 (10-May-2024)	18-Feb-94	18691.6206 (Apr-2024)	Gopal Agrawal	-1.0915	2.8774	20.3853	43.1764	29.9749	24.9271	21.9062	16.3866	14.8252
NIFTY Large Midcap 250 TRI	18130.6800 (10-May-2024)	--	--	--	-1.6687	2.8191	19.8618	39.4118	26.715	21.319	21.0673	16.3574	18.0149
ICICI Prudential Large & Mid Cap Fund - Growth	849.6900 (10-May-2024)	09-Jul-98	13117.3934 (Apr-2024)	Ihab Dalwai	-0.7487	4.8586	24.1021	41.8293	29.0435	25.6253	21.932	15.9841	16.2585
NIFTY Large Midcap 250 TRI	18130.6800 (10-May-2024)	--	--	--	-1.6687	2.8191	19.8618	39.4118	26.715	21.319	21.0673	16.3574	18.0149
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	26.4016 (10-May-2024)	17-Oct-19	4036.2155 (Apr-2024)	Aditya Khemani, Ajay Khandelwal, Ankush Sood, Niket Shah, Rakesh Shetty	-0.4915	6.6055	22.1166	48.4784	35.4261	25.4881	--	--	--
NIFTY Large Midcap 250 TRI	18130.6800 (10-May-2024)	--	--	--	-1.6687	2.8191	19.8618	39.4118	26.715	21.319	21.0673	16.3574	18.0149
Quant Large and Mid Cap Fund - Growth	115.7994 (10-May-2024)	12-Dec-06	2535.8936 (Apr-2024)	Ankit Pande, Sanjeev Sharma, Vasav Sahgal	-0.52	6.174	33.8559	58.6327	34.3716	26.7964	26.9933	17.9799	22.6181
NIFTY Large Midcap 250 TRI	18130.6800 (10-May-2024)	--	--	--	-1.6687	2.8191	19.8618	39.4118	26.715	21.319	21.0673	16.3574	18.0149
* 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	16.5230 (10-May-2024)	10-Dec-21	13424.8612 (Apr-2024)	Gopal Agrawal	-1.0836	2.7103	19.3255	43.9981	33.5191	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	18222.9300 (10-May-2024)	--	--	--	-1.8546	2.1713	19.6506	40.9954	26.6396	21.4627	21.0105	15.5921	17.4423
Kotak Multicap Fund - Reg - Growth	16.5200 (10-May-2024)	29-Sep-21	11090.2205 (Apr-2024)	Abhishek Bisen, Arjun Khanna, Devender Singhal	-1.6784	2.2467	26.1069	54.0658	35.4039	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	18222.9300 (10-May-2024)	--	--	--	-1.8546	2.1713	19.6506	40.9954	26.6396	21.4627	21.0105	15.5921	17.4423
Nippon India Multi Cap Fund - Reg - Growth	256.1709 (10-May-2024)	28-Mar-05	30500.5632 (Apr-2024)	Ashutosh Bhargava, Sailesh Raj Bhan	0.2912	6.8008	22.3038	47.2296	34.941	30.5577	21.8793	17.2638	17.6251
NIFTY 500 Multicap 50:25:25 TRI	18222.9300 (10-May-2024)	--	--	--	-1.8546	2.1713	19.6506	40.9954	26.6396	21.4627	21.0105	15.5921	17.4423
Quant Active Fund - Growth	644.2932 (10-May-2024)	04-Apr-01	9790.6396 (Apr-2024)	Ankit Pande, Sanjeev Sharma, Vasav Sahgal	-1.5096	4.0637	26.8146	46.132	28.2189	22.3683	29.6789	22.6922	22.7979
NIFTY 500 Multicap 50:25:25 TRI	18222.9300 (10-May-2024)	--	--	--	-1.8546	2.1713	19.6506	40.9954	26.6396	21.4627	21.0105	15.5921	17.4423
* 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)





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<sup>1</sup>



Comprehensive  
Plan Options



Loyalty  
Additions



10 Fund  
Options

**HDFC Life Samporn Nivesh**

A Unit Linked Non Participating Life Insurance Plan



*Sar utha ke jiyo!*

\*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.

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  
1 There are three different coverage options available under the plan - Level (Life Option - Variant A), Increasing (Life Option - Variant B & C) or Decreasing (Life Goal Option).  
2 Life Assured should be less than 45 years of age during events (Marriage or child birth).  
3 Under Renewability Option at Maturity, the policyholder can choose to extend the term of their policy.



INTRODUCING

**LIC's New Jeevan Dhara II**

UIN: 512N364V01

Plan No. 872

Retire young.  
Retire worry-free.



Get lifelong guaranteed income  
for you and your loved ones.

**Annuity Plan with a wide range  
of options to suit your needs**

- Guaranteed annuity from inception
- Higher annuity rates at higher ages
- Life cover during deferment period
- Option for regular and single premium payment
- Enhanced benefits for existing LIC policyholders

A non-linked, non-participating, individual, savings, deferred annuity plan

LIC/RI/2023-24/19/ENG/SB

**Sabse Pehle**  
Life Insurance

Life is long  
so will be your gains

ONETIME INVESTMENT FOR A SECURED FUTURE

**LIC's NEW JEEVAN SHANTI**

UIN-512N338V04 • Plan No. 858

A Non-Linked, Non-Participating, Individual,  
Single Premium, Deferred Annuity Plan



Fixed Annuity  
Rates  
from inception  
of Policy



Multiple  
Annuity  
options



Increasing  
Death Benefit  
during deferment  
period



*Har Pal Aapke Saath*

LIC/PI/2022-23/24/Eng/SB

**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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