

GUPTA

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“Quality Investment under one roof”

November - 2024

Greetings from Gupta Investments!

We're here to empower your financial journey and want to share why mutual funds may offer a balanced alternative to investing directly in individual stocks.

- 1. **Diversification:** Mutual funds spread your investment across various assets, reducing risk compared to single-stock investments, which can be volatile.
- 2. **Professional Management:** Your funds are managed by experts who monitor market trends and economic factors, offering oversight that individual investors may lack.
- 3. **Liquidity & Flexibility:** Mutual funds offer easy entry and exit options, along with SIPs and SWPs for disciplined, adaptable investing.

- 4. **Cost Efficiency:** Pooled investments reduce trading costs, making mutual funds accessible, especially for smaller investments.
- 5. **Long-Term Growth with Lower Volatility:** Designed for steady growth, mutual funds help mitigate market swings, aiming for long-term wealth building.

We're here to help you achieve your financial goals. Reach out anytime with questions!

Warm Regards,

Gagan Gupta
Gupta Investments Financial Services Pvt Ltd



~~4 dinners a month~~

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Disclaimer : Insurance is the subject matter of solicitation.

Inside	Pg.
• Writeup - Mutual Fund / Health Insurance	1
• Mutual Fund Updates	2
• Corporate Fixed Deposit Updates	3

Inside	Pg.
• Contd.... Corporate Fixed Deposit Updates	4
• HDFC / LIC / Travel / Motorcar Insurance	5
• Govt. of India Floating Rate Savings Bonds	6



Mutual Fund Updates

Largecap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
Bandhan Large Cap Fund - Reg - Growth	74.476(11-Nov-24)	1697.3952(Oct 2024)	Sumit Agrawal, Ritika Behera	09-Jun-06	-4.1493	-0.0121	12.7536	34.9945	21.2354	12.8896	17.3335	13.304	11.8037
ICICI Prudential Bluechip Fund - Growth	105.51(11-Nov-24)	63669.8156(Oct 2024)	Anish Tawakley, Vaibhav Dusad	23-May-08	-3.1752	-0.5373	10.0782	32.7449	22.7809	16.2171	19.3266	14.909	14.012
Invesco India Largecap Fund - Growth	67.28(11-Nov-24)	1255.0599(Oct 2024)	Amit Nigam, Hiten Jain	21-Aug-09	-3.8308	-0.252	12.0027	35.3115	22.7323	13.0912	18.0579	14.33	13.0974
Nippon India Large Cap Fund - Reg - Growth	87.0862(11-Nov-24)	34105.0427(Oct 2024)	Sailesh Raj Bhan, Bhavik Dave	08-Aug-07	-2.6619	-0.3531	10.52	33.303	24.6874	18.8503	20.0601	15.2138	14.3373
Nifty 50	24141.3(11-Nov-24)	--	--	--	-3.2965	-0.9283	9.4585	24.1302	14.6791	10.5291	15.1536	12.8895	11.1742
* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns													

Midcap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HSBC Midcap Fund - Reg - Growth	388.281(11-Nov-24)	11767.9879(Oct 2024)	Venugopal Manghat, Cheenu Gupta, Sonal Gupta	09-Aug-04	-5.4353	2.6767	19.0141	47.1085	36.8267	21.743	24.4199	15.145	17.5613
ICICI Prudential MidCap Fund - Growth	282.25(11-Nov-24)	6330.4673(Oct 2024)	Lalit Kumar	28-Oct-04	-5.2439	-0.8745	13.1625	43.8214	29.0087	18.5167	24.5758	15.9068	15.7338
Mahindra Manulife Mid Cap Fund - Reg - Growth	33.0709(11-Nov-24)	3340.7404(Oct 2024)	Krishna Sanghvi, Manish Lodha	30-Jan-18	-5.0366	-1.2311	14.0399	43.155	36.2648	22.4689	27.8024	--	--
Motilal Oswal Midcap Fund - Reg - Growth	104.8835(11-Nov-24)	20055.6809(Oct 2024)	Ajay Khandelwal, Niket Shah, Santosh Kumar Singh, Rakesh Shetty, Sunil Sawant	24-Feb-14	-3.3525	6.7354	28.0959	61.3981	42.903	31.8506	31.8839	22.1707	20.5502
Nifty Midcap 100	55853.75(11-Nov-24)	--	--	--	-5.6727	-2.3099	12.7623	36.8857	33.3573	20.6559	27.1077	16.137	16.5215
* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns													

Smallcap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
Bandhan Small Cap Fund - Reg - Growth	46.117(11-Nov-24)	8716.2151(Oct 2024)	Manish Gunwani, Kirthi Jain, Ritika Behera, Harsh Bhatia	25-Feb-20	-3.8989	4.7756	26.556	59.8672	47.7321	26.2552	--	--	--
Franklin India Smaller Companies Fund - Growth	175.9077(11-Nov-24)	13943.9212(Oct 2024)	R Janakiraman, Sandeep Manam, Akhil Kalluri	13-Jan-06	-3.8392	-1.9791	12.3071	33.7443	36.323	22.9589	28.9018	16.8238	17.7113
HSBC Small Cap Fund - Reg - Growth	85.3891(11-Nov-24)	16919.6108(Oct 2024)	Venugopal Manghat, Cheenu Gupta, Sonal Gupta	12-May-14	-4.5374	1.7855	15.8407	34.6083	34.6732	23.259	30.321	17.9839	20.4254
Mahindra Manulife Small Cap Fund - Reg - Growth	20.0046(11-Nov-24)	5220.0945(Oct 2024)	Krishna Sanghvi, Manish Lodha	12-Dec-22	-4.875	0.6799	16.3038	43.605	--	--	--	--	--
Nifty Smallcap 100	18225.15(11-Nov-24)	--	--	--	-4.1226	-1.0051	13.1522	36.1324	36.9755	17.7943	25.9518	11.387	13.2373
* 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	329.9940 (11-Nov-2024)	18-Feb-94	23484.6245 (Oct-2024)	Dhruv Muchhal, Gopal Agrawal	-4.2049	-1.1967	11.9151	34.5107	27.7976	18.9865	23.5592	16.71	13.9811
NIFTY Large Midcap 250 TRI	20221.8600 (11-Nov-2024)	--	--	--	-4.7323	-1.5728	11.5339	33.4752	24.9026	16.9176	22.6766	16.3518	16.0977
HSBC Large & Mid Cap Fund - Reg - Growth	26.8376 (11-Nov-2024)	28-Mar-19	3608.5271 (Oct-2024)	Abhishek Gupta, Cheenu Gupta	-5.2559	0.4025	16.4958	42.5097	29.755	17.7932	21.3067	--	--
NIFTY Large Midcap 250 TRI	20221.8600 (11-Nov-2024)	--	--	--	-4.7323	-1.5728	11.5339	33.4752	24.9026	16.9176	22.6766	16.3518	16.0977
ICICI Prudential Large & Mid Cap Fund - Growth	948.1200 (11-Nov-2024)	09-Jul-98	17120.2871 (Oct-2024)	Ihab Dalwai	-3.7559	-0.3762	11.5842	38.2329	26.9095	19.5887	23.6608	16.3052	14.807
NIFTY Large Midcap 250 TRI	20221.8600 (11-Nov-2024)	--	--	--	-4.7323	-1.5728	11.5339	33.4752	24.9026	16.9176	22.6766	16.3518	16.0977
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	32.2229 (11-Nov-2024)	17-Oct-19	6840.2120 (Oct-2024)	Ajay Khandelwal, Atul Mehra, Rakesh Shetty, Santosh Kumar Singh, Sunil Sawant	-6.7179	5.5952	22.049	48.7183	38.2002	23.0964	25.2238	--	--
NIFTY Large Midcap 250 TRI	20221.8600 (11-Nov-2024)	--	--	--	-4.7323	-1.5728	11.5339	33.4752	24.9026	16.9176	22.6766	16.3518	16.0977
* 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	18.6380 (11-Nov-2024)	10-Dec-21	16733.4803 (Oct-2024)	Dhruv Muchhal, Gopal Agrawal	-4.6747	-1.4801	12.8003	34.3818	30.2391	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	20456.1500 (11-Nov-2024)	--	--	--	-4.4015	-0.9433	12.255	34.098	25.9409	17.2234	23.2986	15.7672	15.464
HSBC Multi Cap Fund - Reg - Growth	18.2909 (11-Nov-2024)	30-Jan-23	4164.6054 (Oct-2024)	Gautam Bhupal, Kapil Punjabi, Sonal Gupta, Venugopal Manghat	-4.4008	-0.554	13.6278	40.1599	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	20456.1500 (11-Nov-2024)	--	--	--	-4.4015	-0.9433	12.255	34.098	25.9409	17.2234	23.2986	15.7672	15.464
ICICI Prudential Multicap Fund - Growth	779.2300 (11-Nov-2024)	01-Oct-94	14152.0378 (Oct-2024)	Anand V Sharma, S Naren	-3.1254	-0.3797	13.4267	38.5559	28.6508	18.8109	21.5159	16.196	15.1088
NIFTY 500 Multicap 50:25:25 TRI	20456.1500 (11-Nov-2024)	--	--	--	-4.4015	-0.9433	12.255	34.098	25.9409	17.2234	23.2986	15.7672	15.464
Kotak Multicap Fund - Reg - Growth	18.8390 (11-Nov-2024)	29-Sep-21	14799.2864 (Oct-2024)	Abhishek Bisen, Devender Singhal	-3.4541	-0.3597	14.0375	43.5247	32.4222	22.8265	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	20456.1500 (11-Nov-2024)	--	--	--	-4.4015	-0.9433	12.255	34.098	25.9409	17.2234	23.2986	15.7672	15.464
* 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

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

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 25,000)				12-14	15-23	24-35	36-60					
For Individual Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.35	7.44	7.72	8.00					Monthly Qrtly Half Yearly Ann Cum
				7.39	7.49	7.77	8.05					
				7.46	7.56	7.85	8.13					
				7.60	7.70	8.00	8.30					
				7.60	7.70	8.00	8.30					
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 25,000)				18	22	33	44	42 (Online)				
For Individual Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.72	7.81	8.00	8.14	8.28				Monthly Qrtly Half Yearly Ann Cum
				7.77	7.87	8.05	8.20	8.34				
				7.85	7.94	8.13	8.28	8.42				
				8.00	8.10	8.30	8.45	8.60				
				8.00	8.10	8.30	8.45	8.60				
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 25,000)				12-14	15-23	24-35	36-60					
For Senior Citizen Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.58	7.67	8.09	8.23					Monthly Qrtly Half Yearly Ann Cum
				7.63	7.72	8.15	8.29					
				7.70	7.80	8.23	8.37					
				7.85	7.95	8.40	8.55					
				7.85	7.95	8.40	8.55					
BAJAJ FINANCE LIMITED (FD MAX: VALID FOR DEPOSIT AMOUNT FROM RS. 15,000 TO RS 25,000)				18	22	33	44	42 (Online)				
For Senior Citizen Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.95	8.05	8.23	8.37	8.51				Monthly Qrtly Half Yearly Ann Cum
				8.01	8.10	8.29	8.43	8.57				
				8.09	8.18	8.37	8.52	8.66				
				8.25	8.35	8.55	8.70	8.85				
				8.25	8.35	8.55	8.70	8.85				
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 25,001 to 3,00,00,000)				12-14	15-23	24-35	36-60					
For Individual Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.16	7.25	7.53	7.81					Monthly Qrtly Half Yearly Ann Cum
				7.20	7.30	7.58	7.87					
				7.27	7.36	7.65	7.94					
				7.40	7.50	7.80	8.10					
				7.40	7.50	7.80	8.10					
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 25,001 to 3,00,00,000)				18	22	33	44	42 (Online)				
For Individual Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.53	7.63	7.81	7.95	8.09				Monthly Qrtly Half Yearly Ann Cum
				7.58	7.68	7.87	8.01	8.15				
				7.65	7.75	7.94	8.09	8.23				
				7.80	7.90	8.10	8.25	8.40				
				7.80	7.90	8.10	8.25	8.40				
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 25,001 to 3,00,00,000)				12-14	15-23	24-35	36-60					
For Senior Citizen Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.39	7.49	7.91	8.05					Monthly Qrtly Half Yearly Ann Cum
				7.44	7.53	7.96	8.10					
				7.51	7.61	8.04	8.18					
				7.65	7.75	8.20	8.35					
				7.65	7.75	8.20	8.35					
BAJAJ FINANCE LIMITED (REGULAR FD: VALID FOR DEPOSIT AMOUNT FROM RS. 25,001 TO 3,00,00,000)				18	22	33	44	42 (Online)				
For Senior Citizen Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.77	7.86	8.05	8.19	8.33				Monthly Qrtly Half Yearly Ann Cum
				7.82	7.91	8.10	8.24	8.38				
				7.89	7.99	8.18	8.33	8.47				
				8.05	8.15	8.35	8.50	8.65				
				8.05	8.15	8.35	8.50	8.65				
MAHINDRA FINANCE		0.25		12	24	36	48	60				
Deposits upto 2 Cr W.e.f. 25th April, 2024 Add interest rate of 0.10% p.a. for renewal of Deposits	50,000		FAAA (CRISIL)	7.10	7.30	7.55	7.50	7.55				Monthly Qtrly Half yearly Yearly Cum/Yield
	25,000			7.20	7.40	7.65	7.60	7.65				
				7.25	7.55	7.85	7.80	7.85				
	5,000			7.50	7.80	8.10	8.05	8.10				
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.59	7.73	7.87	8.05	8.38	8.42	8.47	8.47	Monthly Qtrly Half yearly Yearly Cum/Yield
				7.63	7.77	7.92	8.10	8.43	8.47	8.52	8.52	
				7.71	7.85	8.00	8.18	8.52	8.56	8.62	8.62	
				7.85	8.00	8.15	8.35	8.70	8.75	8.80	8.80	
				7.85	8.16	8.49	8.88	9.49	9.75	10.10	10.50	
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.84	7.98	8.12	8.30	8.63	8.67	8.72	8.72	Monthly Qtrly Half yearly Yearly Cum/Yield
				7.89	8.03	8.17	8.35	8.69	8.73	8.78	8.78	
				7.96	8.11	8.25	8.44	8.78	8.82	8.87	8.87	
				8.12	8.27	8.42	8.62	8.97	9.02	9.07	9.07	
				8.12	8.44	8.78	9.18	9.81	10.08	10.46	10.88	
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.09	8.23	8.37	8.55	8.88	8.92	8.97	8.97	Monthly Qtrly Half yearly Yearly Cum/Yield
				8.14	8.28	8.42	8.61	8.94	8.98	9.03	9.03	
				8.22	8.37	8.51	8.70	9.04	9.08	9.13	9.13	
				8.39	8.54	8.69	8.89	9.25	9.29	9.34	9.34	
				8.39	8.72	9.07	9.49	10.13	10.42	10.81	11.26	
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	54	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.34	8.48	8.62	8.80	9.13	9.17	9.22	9.22	Monthly Qtrly Half yearly Yearly Cum/Yield
				8.39	8.54	8.68	8.86	9.19	9.24	9.29	9.29	
				8.48	8.63	8.77	8.96	9.30	9.34	9.39	9.39	
				8.66	8.81	8.96	9.16	9.52	9.56	9.61	9.61	
				8.66	9.00	9.37	9.80	10.45	10.76	11.18	11.65	

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 November, 2024

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
WOMEN DEPOSIT SCHEME												
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.69 7.73 7.81 7.96 7.96	7.83 7.88 7.95 8.11 8.27	7.97 8.02 8.10 8.26 8.60	8.15 8.20 8.28 8.46 9.00	8.48 8.54 8.63 8.81 9.61	8.52 8.58 8.67 8.86 9.88	8.57 8.63 8.72 8.91 10.24	8.57 8.63 8.72 8.91 10.65	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA MAA+ (ICRA)	7.94 7.99 8.07 8.23 8.23	8.08 8.13 8.21 8.38 8.55	8.22 8.27 8.36 8.53 8.90	8.40 8.45 8.54 8.73 9.31	8.73 8.79 8.89 9.08 9.93	8.77 8.83 8.93 9.13 10.22	8.82 8.88 8.98 9.18 10.60	8.82 8.88 8.98 9.18 11.03	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.19 8.24 8.33 8.50 8.50	8.33 8.38 8.47 8.65 8.84	8.47 8.52 8.62 8.80 9.19	8.65 8.71 8.80 9.00 9.61	8.98 9.04 9.14 9.35 10.26	9.02 9.08 9.19 9.40 10.56	9.07 9.13 9.24 9.45 10.96	9.07 9.13 9.24 9.45 11.42	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.44 8.49 8.58 8.77 8.77	8.58 8.64 8.73 8.92 9.12	8.72 8.78 8.87 9.07 9.48	8.90 8.96 9.06 9.27 9.92	9.23 9.30 9.40 9.63 10.58	9.27 9.34 9.45 9.67 10.90	9.32 9.39 9.50 9.72 11.32	9.32 9.39 9.50 9.72 11.81	Monthly Qtrly Half yearly Yearly Cum/Yield
ICICI HOME FINANCE		0.25		>=12- >24	>=24 - > 36	>=36 - > 48	>=48 - > 60	>=60 - 72	>=72 - 84	>=84 - 108	>=108 - 120	
W.e.f. 1st June 2024	40,000 20,000 10,000		FAAA (CRISIL) MAAA (ICRA)	7.00 7.05 7.25 7.25	7.40 7.45 7.65 7.94	7.50 7.55 7.75 8.37	7.50 7.55 7.75 8.70	7.40 7.45 7.65 8.91	7.30 7.35 7.55 9.13	7.30 7.35 7.55 9.49	7.30 7.35 7.55 10.28	Monthly Qtrly Ann Cum/Yield
ICICI HOME FINANCE		0.25		39	45							
Special Scheme W.e.f. 1st June 2024	40,000 20,000 10,000		FAAA (CRISIL) MAAA (ICRA)	7.55 7.60 7.80 8.51	7.55 7.60 7.80 8.68							Monthly Qtrly Ann Cum/Yield
PNB Housing Finance Ltd				12-23	24-35	36-47	48-59	60-71	72-84	120		
W.e.f. 1st June 2024 * 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 10,000		FAA+/- (CRISIL) AA+ (CARE)	7.21 7.25 7.32 7.45 7.45	7.02 7.06 7.12 7.25 7.51	7.49 7.53 7.61 7.75 8.37	7.16 7.20 7.26 7.40 8.26	7.35 7.39 7.46 7.60 8.85	7.16 7.20 7.27 7.40 8.91	7.16 7.20 7.27 7.40 10.42	Monthly Qtrly Half yearly Yearly Cum/Yield	
GODREJ AND MFG CO. LTD		0.25				36						
W.e.f. 14th Sept, 2024	40,000		(CRISIL) AA			8.00 8.05 8.15						Monthly Qtrly Half yearly

HDFC BANK FIXED DEPOSIT RATES			w.e.f 24th July, 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	7.35%	7.85%	
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	7.40%	7.90%	
4 Year 7 Months 1 day < = 5 Years	7.00%	7.50%	
5 Years 1 day - 10 Years	7.00%	7.50%	

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.

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.



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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.

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General Insurance Co. Ltd.

 **TATA AIG**
General Insurance



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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