

GUPTA PUBLICATION

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“Quality Investment under one roof”

January - 2019

STAY IN GOOD HEALTH AND ACHIEVE GREATER HEIGHTS OF SUCCESS.
WISHING YOU A WONDERFUL YEAR AHEAD! - HAPPY NEW YEAR 2019

WEALTH CREATION THOUGHTS

6 FINANCIAL HABITS that you need to start today

- 1. SET A MONTHLY BUDGET**
- 2. LIVE WITHIN YOUR MEANS**
- 3. PAY ALL YOUR BILLS ON TIME**
- 4. AVOID DEBTS / CREDIT CARDS**
- 5. BUILD AN EMERGENCY FUND**
- 6. PLAN FOR YOUR RETIREMENT**

Do single people really need **Life Insurance?**

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Do single people really need **Life Insurance?**

Reason #1
 You have student loan debt

Do single people really need **Life Insurance?**

Reason #2
 You plan on having kids... someday.
 According to times of India it costs **₹64 Lakhs** to raise a child to age 18, and that's without factoring in the cost of college

Do single people really need **Life Insurance?**

Reason #3
 You're young and healthy. Age and health are two major drivers of how much you'll be paying for life insurance

Do single people really need **Life Insurance?**

Reason #4
 You know you'll be taking care of family members in the future

Disclaimer : Insurance is the subject matter of solicitation.

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Mutual Fund Update

Large Cap Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	Since Inception
Axis Bluechip Fund - Growth	26.37(11-Dec-18)	Nifty 50	3294.7520(Nov 2018)	Shreyash Devalkar	05-Jan-10	6.2022	19.0631	13.1645	8.3632	14.2865	11.4602
HDFC Top 100 Fund - Growth	445.138(11-Dec-18)	Nifty 100 TRI	14961.2242(Nov 2018)	Prashant Jain	11-Sep-96	-2.5984	11.7477	12.4681	6.7141	13.8728	19.6987
ICICI Prudential Bluechip Fund - Growth	38.96(11-Dec-18)	Nifty 100	18869.8476(Oct 2018)	Rajat Chandak, Anish Tawakley	23-May-08	-3.0122	12.3769	12.1786	8.1046	13.9745	13.7459
Reliance Large Cap Fund - Growth	31.9723(11-Dec-18)	S&P BSE 100	11410.2030(Nov 2018)	Sailesh Raj Bhan	08-Aug-07	-1.9841	14.5875	12.156	8.4479	16.9152	10.7824
SBI Bluechip Fund - Growth	35.817(11-Dec-18)	S&P BSE 100	20287.0328(Nov 2018)	Sohini Andani	14-Feb-06	-5.9988	9.0329	9.3434	8.3996	15.2353	10.4553
UTI Mastershare Unit Scheme - Growth	112.7529(11-Dec-18)	S&P BSE 100	5484.6043(Nov 2018)	Swati Kulkarni	19-Sep-86	-0.7501	11.7899	10.2477	6.811	13.1301	15.4214
Nifty 100	10761.75(11-Dec-18)	--	--	--	--	0.0851	13.1636	11.6009	6.7801	11.6925	16.0596
Nifty 100 TRI	13663.7(11-Dec-18)	--	--	--	--	1.4444	14.7232	13.1314	8.1975	13.1611	17.8095
Nifty 50	10549.15(11-Dec-18)	--	--	--	--	2.1982	13.6444	11.4874	6.1964	10.8261	13.6138
S&P BSE 100	10802.04(11-Dec-18)	--	--	--	--	-0.0048	13.2983	11.7313	6.596	11.3917	13.9556

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

Focused Equity Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	Since Inception
Axis Focused 25 Fund - Growth	25.82(11-Dec-18)	Nifty 50	6454.6845(Nov 2018)	Jinesh Gopani	29-Jun-12	0.5452	18.8733	15.5941	11.6345	16.2626	15.8302
Franklin India Focused Equity Fund - Growth	36.1998(11-Dec-18)	Nifty 500	7302.7092(Nov 2018)	Anand Radhakrishnan, Roshi Jain, Srikesh Nair	26-Jul-07	-11.5285	8.4818	8.7793	6.741	18.1534	11.9614
IDFC Focused Equity Fund - Reg - Growth	34.47(11-Dec-18)	Nifty 50	1620.6929(Nov 2018)	Sumit Agrawal	16-Mar-06	-13.4274	14.6599	11.7342	6.2572	11.0288	10.1943
Principal Focused Multicap Fund - Growth	59.99(11-Dec-18)	S&P BSE 250 Large & Midcap	307.7737(Nov 2018)	Dhimant Shah	11-Nov-05	-1.7524	11.659	10.9256	7.5429	13.902	14.6671
Reliance Focused Equity Fund - Growth	42.7595(11-Dec-18)	S&P BSE 500	4149.4589(Nov 2018)	Vinay Sharma	26-Dec-06	-13.2602	8.4414	9.0173	7.9901	20.5799	12.9095
SBI Focused Equity Fund - Growth	126.3567(11-Dec-18)	S&P BSE 500	3261.2387(Nov 2018)	Rama Iyer Srinivasan	17-Sep-04	-5.2351	13.1608	12.2071	9.5503	18.1994	19.496
Nifty 50	10549.15(11-Dec-18)	--	--	--	--	2.1982	13.6444	11.4874	6.1964	10.8261	13.6138
Nifty 500	8845.15(11-Dec-18)	--	--	--	--	-4.1893	12.2406	11.2308	7.0068	12.7363	9.6557
S&P BSE 250 Large & Midcap	4245.7(11-Dec-18)	--	--	--	--	-1.9888	13.0203	11.7393	7.2941	12.6299	8.3112
S&P BSE 500	14033.22(11-Dec-18)	--	--	--	--	-3.8877	12.4106	11.3511	7.0309	12.6557	14.2167

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Midcap Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	Since Inception
Axis Midcap Fund - Growth	33.88(11-Dec-18)	S&P BSE MID CAP	1693.1451(Nov 2018)	Shreyash Devalkar	18-Feb-11	1.3461	17.4034	11.8728	8.8482	20.1749	16.8957
DSP Midcap Fund - Reg - Growth	50.352(11-Dec-18)	Nifty Midcap 100 TRI	5493.6005(Nov 2018)	Vinit Sambre, Jay Kothari, Resham Jain	14-Nov-06	-10.385	9.2284	12.0849	10.3246	21.1674	14.3151
Franklin India Prima Fund - Growth	892.4636(11-Dec-18)	Nifty Midcap 150	6374.4678(Nov 2018)	R Janakiraman, Srikesh Nair, Hari Shyamsunder	01-Dec-93	-8.5718	9.8089	11.273	9.9351	20.7342	19.6429
HDFC Mid-Cap Opportunities Fund - Growth	51.139(11-Dec-18)	Nifty Midcap 100 TRI	20320.8505(Nov 2018)	Chirag Setalvad	25-Jun-07	-11.5258	8.7328	11.7728	9.8631	20.9828	15.2883
ICICI Prudential MidCap Fund - Growth	91.42(11-Dec-18)	Nifty Midcap 150	1522.9471(Nov 2018)	Mrinal Singh, Mittul Kalawadia	28-Oct-04	-10.7923	10.3754	10.3043	8.0854	21.3588	16.9554
L&T Midcap Fund - Reg - Growth	128.04(11-Dec-18)	Nifty Midcap 100 TRI	3437.9052(Nov 2018)	Soumendra Nath Lahiri, Vihang Naik	09-Aug-04	-12.175	12.6943	13.526	12.5489	24.5115	19.4478
Nifty Midcap 100 TRI	21760.39(11-Dec-18)	--	--	--	--	-14.8337	8.5008	11.108	9.5331	18.2972	21.2965
Nifty Midcap 150	6028.98(11-Dec-18)	--	--	--	--	-13.5232	11.7431	12.0073	10.3235	19.2557	14.0079
S&P BSE MID CAP	14669.36(11-Dec-18)	--	--	--	--	-14.2458	8.7975	11.5115	9.3967	18.0471	19.4533

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Hybrid Equity Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	Since Inception
DSP Equity & Bond Fund - Growth	139.769(11-Dec-18)	CRISIL Hybrid 35+65 - Aggressive Index	6457.0220(Nov 2018)	Vikram Chopra, Atul Bhole	27-May-99	-5.3428	7.8814	9.6357	7.8857	14.6971	14.438
HDFC Balanced Advantage Fund - Growth	180.494(11-Dec-18)	NIFTY 50 Hybrid Composite Debt 65:35 Index	37426.7194(Nov 2018)	Prashant Jain, Rakesh Vyas	11-Sep-00	-2.8134	12.7694	12.7133	8.1706	14.5437	17.1679
ICICI Prudential Equity & Debt Fund - Growth	123.54(11-Dec-18)	CRISIL Hybrid 35+65 - Aggressive Index	26729.3488(Oct 2018)	S Naren, Manish Banthia, Atul Patel	03-Nov-99	-4.1583	8.373	11.3649	8.4615	15.2251	14.0537
L&T Hybrid Equity Fund - Reg - Growth	24.842(11-Dec-18)	CRISIL Short Term Bond Fund Index, S&P BSE 200 TRI	10202.8506(Nov 2018)	Soumendra Nath Lahiri, Shriram Ramanathan, Karan Desai	07-Feb-11	-4.5676	8.9863	8.6896	8.4688	15.1855	12.296
Reliance Equity Hybrid Fund - Growth	51.3431(11-Dec-18)	CRISIL Hybrid 35+65 - Aggressive Index	13325.6204(Nov 2018)	Amit Tripathi, Sanjay Parekh	08-Jun-05	-6.1397	9.2497	8.9587	8.1198	14.8002	12.8649
SBI Equity Hybrid Fund - Growth	124.3509(11-Dec-18)	CRISIL Hybrid 35+65 - Aggressive Index	28062.0900(Nov 2018)	Rama Iyer Srinivasan, Dinesh Ahuja	09-Oct-95	-1.67	10.1085	9.7709	8.6815	14.9867	15.5399
CRISIL Hybrid 35+65 - Aggressive Index	--	--	--	--	--	1.5749	10.6329	11.3606	8.4887	12.4438	13.8983
CRISIL Short Term Bond Fund Index	--	--	--	--	--	5.7858	6.0424	7.3662	7.6746	8.2602	7.1772
NIFTY 50 Hybrid Composite Debt 65:35 Index	9159.35(11-Dec-18)	--	--	--	--	4.0703	11.0645	11.122	7.6849	11.1771	13.6728
S&P BSE 200 TRI	5319.5(11-Dec-18)	--	--	--	--	-0.2402	14.3509	13.1332	8.5256	13.8988	9.7794

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



Use Debt Funds for Regular Cash Flows



Contd.....

Mutual Fund Update**Value Fund**

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	Since Inception
HDFC Capital Builder Value Fund - Growth	276.791(11-Dec-18)	Nifty 500 TRI	4016.8971(Nov 2018)	Miten Lathia	01-Feb-94	-5.7563	13.9487	12.224	9.2194	16.8597	14.2821
ICICI Prudential Value Discovery Fund - Growth	136.07(11-Dec-18)	S&P BSE 500	16129.5217(Oct 2018)	Mrinal Singh	16-Aug-04	-4.6929	6.4633	7.3043	6.6216	17.6892	19.9844
IDFC Sterling Value Fund - Reg - Growth	48.88(11-Dec-18)	S&P BSE 500	2933.0741(Nov 2018)	Anoop Bhaskar, Daylynn Pinto	07-Mar-08	-13.0713	15.3125	12.8396	9.345	17.6625	15.8743
L&T India Value Fund - Reg - Growth	33.327(11-Dec-18)	S&P BSE 200 TRI	7918.9397(Nov 2018)	Venugopal Manghat, Karan Desai	08-Jan-10	-11.3691	8.4576	11.2399	10.56	21.2221	14.4332
Reliance Value Fund - Growth	68.312(11-Dec-18)	S&P BSE Enhanced Value Index	3124.2536(Nov 2018)	Meenakshi Dawar	08-Jun-05	-8.3206	12.2274	9.5142	7.8827	16.6039	15.2745
Tata Equity P/E Fund - Reg - Growth	125.8532(11-Dec-18)	S&P BSE Sensex TRI	5020.9764(Nov 2018)	Sonam Udasi, Amey Sathe	29-Jun-04	-7.9539	11.1143	15.2478	10.3008	20.6352	19.141
Nifty 500 TRI	13111.79(11-Dec-18)	--	--	--	--	-2.998	13.6584	12.6268	8.2716	14.0413	16.5155
S&P BSE 200	4497.62(11-Dec-18)	--	--	--	--	-1.5366	12.8815	11.6575	7.1066	12.3845	13.4793
S&P BSE 200 TRI	5319.5(11-Dec-18)	--	--	--	--	-0.2402	14.3509	13.1332	8.5256	13.8988	9.7794
S&P BSE 500	14033.22(11-Dec-18)	--	--	--	--	-3.8877	12.4106	11.3511	7.0309	12.6557	14.2167
S&P BSE Enhanced Value Index	258.68(11-Dec-18)	--	--	--	--	-31.1105	-4.4653	4.8001	-2.9658	4.372	1.353
S&P BSE Sensex TRI	50718.91(11-Dec-18)	--	--	--	--	6.344	16.6077	13.4438	7.6756	12.2005	9.4961

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Multicap Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	Since Inception
Aditya Birla Sun Life Equity Fund - Growth	679.01(11-Dec-18)	S&P BSE 200 TRI	10092.2286(Nov 2018)	Anil Shah	27-Aug-98	-4.9538	10.7158	14.1252	10.2289	18.6512	23.0898
ICICI Prudential Multicap Fund - Growth	271.06(11-Dec-18)	S&P BSE 500	3024.2226(Nov 2018)	S Naren, Atul Patel	01-Oct-94	-1.1451	10.7604	11.4382	8.8488	16.3835	14.6016
Kotak Standard Multicap Fund - Reg - Growth	32.145(11-Dec-18)	Nifty 200	21369.2902(Nov 2018)	Harsha Upadhyaya	11-Sep-09	-2.3987	13.2868	13.3103	10.0498	18.2085	13.4474
SBI Magnum Multi Cap Fund - Growth	44.2718(11-Dec-18)	S&P BSE 500	6191.7166(Nov 2018)	Anup Upadhyay	29-Sep-05	-6.7901	11.1238	11.4804	10.005	18.0466	11.9228
UTI Equity Fund - Growth	131.6002(11-Dec-18)	S&P BSE 200	8345.3603(Nov 2018)	Ajay Tyagi	20-Apr-92	3.6094	13.6083	11.0256	7.5925	14.655	12.1362
Nifty 200	5561.7(11-Dec-18)	--	--	--	--	-1.9343	12.7483	11.4506	6.8519	12.172	12.1593
Nifty 500	8845.15(11-Dec-18)	--	--	--	--	-4.1893	12.2406	11.2308	7.0068	12.7363	9.6557
Nifty 500 TRI	13111.79(11-Dec-18)	--	--	--	--	-2.998	13.6584	12.6268	8.2716	14.0413	16.5155
S&P BSE 200	4497.62(11-Dec-18)	--	--	--	--	-1.5366	12.8815	11.6575	7.1066	12.3845	13.4793
S&P BSE 200 TRI	5319.5(11-Dec-18)	--	--	--	--	-0.2402	14.3509	13.1332	8.5256	13.8988	9.7794
S&P BSE 500	14033.22(11-Dec-18)	--	--	--	--	-3.8877	12.4106	11.3511	7.0309	12.6557	14.2167
S&P BSE 500 TRI	16571.94(11-Dec-18)	--	--	--	--	-2.667	13.8153	12.7686	8.3983	14.1267	9.515

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Small Cap Fund

Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	4 Years	5 Years	Since Inception
DSP Small Cap Fund - Reg - Growth	51.104(11-Dec-18)	S&P BSE Small Cap TRI	4880.8617(Nov 2018)	Vinit Sambre, Jay Kothari, Resham Jain	14-Jun-07	-23.9512	1.0529	7.4127	9.3587	24.8906	15.2385
Franklin India Smaller Companies Fund-Growth	50.313(11-Dec-18)	Nifty Smallcap 250	6763.8510(Nov 2018)	R Janakiraman, Srikesh Nair, Hari Shyamsunder	13-Jan-06	-17.5566	5.8361	9.4006	9.0277	21.7327	13.3232
HDFC Small Cap Fund - Growth	40.939(11-Dec-18)	Nifty Smallcap 100 TRI	5672.2129(Nov 2018)	Chirag Setalvad	03-Apr-08	-6.5853	18.2156	16.1214	12.9475	19.8232	14.0857
Kotak Small Cap Fund - Reg - Growth	66.655(11-Dec-18)	Nifty Smallcap 50	1023.8728(Nov 2018)	Pankaj Tibrewal	24-Feb-05	-17.1277	5.6882	9.0591	8.3426	19.2714	14.7324
L&T Emerging Businesses Fund - Reg - Growth	23.737(11-Dec-18)	S&P BSE Small Cap TRI	5392.0025(Nov 2018)	Soumendra Nath Lahiri, Karan Desai	12-May-14	-13.8934	16.2447	16.4072	14.9081	--	20.7419
Reliance Small Cap Fund - Growth	38.428(11-Dec-18)	S&P BSE SMALL CAP	7227.1461(Nov 2018)	Samir Rachh, Dhrumil Shah	16-Sep-10	-15.2895	14.1245	13.4646	13.216	27.808	17.7451
SBI Small Cap Fund - Growth	48.4368(11-Dec-18)	S&P BSE SMALL CAP	1281.4504(Nov 2018)	Rama Iyer Srinivasan	09-Sep-09	-19.7271	16.1855	14.6749	15.3864	30.1972	18.5744
Nifty Smallcap 100 TRI	7328.81(11-Dec-18)	--	--	--	--	-29.0631	2.8855	5.8865	4.8396	14.6918	10.453
Nifty Smallcap 250	5005.34(11-Dec-18)	--	--	--	--	-27.2322	3.5756	5.1791	4.954	16.6536	12.4704
Nifty Smallcap 50	2927.6(11-Dec-18)	--	--	--	--	-34.7902	-3.1123	0.7979	-0.2503	11.6063	8.1538
S&P BSE SMALL CAP	14058.76(11-Dec-18)	--	--	--	--	-22.9732	7.2233	7.8225	5.7577	17.7427	19.6976
S&P BSE Small Cap TRI	16508.88(11-Dec-18)	--	--	--	--	-22.3746	8.0302	8.689	6.6359	18.7907	6.362

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FIXED DEPOSIT UPDATE

MFG & FINANCE COMPANIES FD'S SCHEMES with effect from December 12, 2018

Sr. No.	Name of the Company	Min Amt.	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)						
					12-23	24-35	36-60	15			
1.	Bajaj Finance Limited		0.35		12-23	24-35	36-60	15			
	Existing Customers 0.25%	25,000		FAAA (CRISIL) MAAA (ICRA)	7.72 7.77 7.85 8.00	7.88 7.93 8.00 8.15	8.42 8.48 8.57 8.75	7.77 7.82 7.89 8.05		Monthly Qtrly Half Yearly Ann	
2.	Godrej & Boyce Mfg Co Ltd						36				
		25000		FAA+ CRISIL			8.10 8.25			Monthly Half Yearly	
3.	LIC Housing Finance Limited				12	18	24 - 60				
		10,000 50000 51000		FAAA (CRISIL)	7.30 7.40 7.55	7.35 7.45 7.60	7.50 7.60 7.75		General Public Senior Citizen Senior Citizen	Ann / Cum Ann / Cum Ann / Cum	
4.	HDFC Ltd		0.25		12-23	24-84					
	For Individual Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.40 7.45 7.50 -	7.40 7.45 7.50 7.65				Monthly Qtrly Half yearly Ann Cum	
5.	HDFC Premium Deposits		0.25		15	22 /44	30	33/ 66			
	Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.50 7.55 7.60 -	7.55 7.60 7.65 7.80	7.50 7.55 7.60 7.75	7.65 7.70 7.75 7.90		Monthly Qtrly Half yearly Ann Cum	
6.	Mahindra Finance		0.25		12	18	24	36	48	60	
		50,000 25,000 10,000		FAAA (CRISIL)	7.90 7.95 8.10 8.10	7.90 7.95 8.10 8.32	8.30 8.35 8.50 8.86	8.60 8.65 8.80 9.60	8.60 8.65 8.80 10.03	8.60 8.65 8.80 10.49	Qtrly Half yearly Yearly Yield
7.	Shriram Transport Finance Co Ltd				12	24	36	48		60	
	Shriram Unnati FD Scheme Shriram City Union Finance For Individual Renewals 0.25% Additional	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.95 8.00 8.08 8.25 8.25	8.19 8.25 8.33 8.50 8.87	8.65 8.71 8.81 9.00 9.84	8.65 8.71 8.81 9.00 10.29	8.88 8.95 9.05 9.25 11.13		Monthly Qtrly Half yearly Yearly Cum/Yield
8.	Shriram Transport Finance Co Ltd				12	24	36	48		60	
	Shriram Unnati FD Scheme Shriram City Union Finance For Senior Citizen Scheme Renewals 0.25% Additional	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.19 8.25 8.33 8.50 8.50	8.42 8.48 8.57 8.75 9.14	8.88 8.95 9.05 9.25 10.13	8.88 8.95 9.05 9.25 10.62	9.11 9.18 9.28 9.50 11.49		Monthly Qtrly Half yearly Yearly Cum/Yield
9.	PNB Housing Finance Ltd		0.25		12	24	36	48	60,72,84	120	
	Regular Deposit upto 5 crore	100,000 50,000 20,000 20,000		FAAA (CRISIL)	7.05 7.10 7.15 7.30 7.30	7.15 7.20 7.25 7.40 7.67	7.15 7.20 7.25 7.40 7.96	7.15 7.20 7.25 7.40 8.26	7.15 7.20 7.25 7.40 8.58/8.91/9.26	7.15 7.20 7.25 7.40 10.42	Monthly Qtrly Half yearly Yearly Cum/Yield
10	PNB Housing Finance Ltd		0.25		15	22	30				
	Special Deposit upto 5 crore	100,000 50,000 20,000 20,000		FAAA (CRISIL)	7.15 7.20 7.25 7.40 7.49	7.25 7.30 7.35 7.50 7.72	7.25 7.30 7.35 7.50 7.94				Monthly Qtrly Half yearly Yearly Cum/Yield

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. 2018-19 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.

Please note fixed deposit interest rates may get change w.e.f. 1st January 2019, therefore kindly confirm before investing or else we are not responsible for any changes.

Strength

GUPTA INVESTMENTS is well known for providing valuable Services, satisfying Investors needs, which claimed various recognition, Certificates and Rewards. Recognised as India's most trusted wealth creators.

UTI Mutual Fund & CNBC TV 18 proudly presented us a special Jury award at the FINANCIAL ADVISOR FORUM 2012-13, powered by ICRA.

Valuable Services

- ◆ Savings for the long term,
- ◆ Protection for the family under any circumstances (Eg : Death of a member)
- ◆ Child Education & Marriage
- ◆ Investment returns over a longer period of time.

With all the above in mind, we focus on protecting, generating good and consistent investment returns to match one's expectations being our primary objective.

Our success is therefore based on teamwork guided by a robust & repeatable investment process.





HDFC Life Sampoorn Nivesh

A Unit Linked Insurance Product with life Insurance Coverage

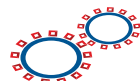
**The higher you reach,
the taller your family stands.**



Why HDFC Life Sampoorn Nivesh Plan is a must-have ULIP:



Reducing Allocation Charges[#]



Comprehensive Plan Options



Loyalty Additions



8 Fund Options

HDFC Life Sampoorn Nivesh
A Unit Linked Insurance Product with Life Insurance Coverage



HDFC Life Classic One

Just one premium to secure your family's lifestyle

with **New HDFC Life Classic One**

A Unit Linked Non Participating Single Premium Life Insurance Plan



Market linked returns with 10 times cover option*



Return of allocation and admin charges[#] (Loyalty Additions)



9 fund options with unlimited free switches

New HDFC Life Classic One
A Unit Linked Non Participating Single Premium Life Insurance Plan



Why you need this Plan?

- Single Premium Savings Plan with Life cover
- Option of Single and Joint Life cover
- Investment flexibility with 9 funds: Unlimited free switches allowed
- Benefit of rupee cost averaging (STP)
- Option to choose 10 times the single premium insurance cover

Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference



Government of India 7.75% Savings (Taxable) Bonds, 2018

The main features of the Bonds are:

(i) Who can invest:	Individuals (including Joint Holdings) and Hindu Undivided Families. NRIs are not eligible for making investments in these Bonds.
(ii) Issue Price:	The Bonds will be issued at par i.e. at Rs. 100.00. The Bonds will be issued for a minimum amount of Rs. 1000/- (face value) and in multiples thereof. The Bonds will be issued in demat form (Bond Ledger Account) only.
(iii) Options:	Cumulative and Non-cumulative options.
(iv) Limit of investment:	There will be no maximum limit for investment in the Bonds.
(v) Tax treatment:	Income-tax: Interest on the Bonds will be taxable under the Income-tax Act, 1961 as applicable according to the relevant tax status of the bond holder. Wealth tax: The Bonds will be exempt from Wealth-tax under the Wealth- tax Act, 1957.
(vi) Maturity and rate of interest:	The Bonds will have a maturity of 7 years interest at 7.75% per annum payable half- yearly. The cumulative value of Rs. 1000/- at the end of seven years will be Rs. 1703/- .
(vii) Transferability:	The Bonds are not transferable. The Bonds are not tradeable in the Secondary market and are not eligible as collateral for loans from banking institutions, non-banking financial companies or financial institutions.
(viii) Nomination:	A sole holder or a sole surviving holder of a Bond, being an individual, can make a nomination

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