

# GUPTA

## PUBLICATION

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“Quality Investment under one roof”

July - 2022



**Gupta Investments**

**We have got bigger  
to serve you better**  
*“Quality Investment under one roof”*

We have great pleasure in announcing that Gupta Investments is now **Gupta Investments Financial Services Private Limited** with effect from 24th March 2021.

With this, together we will do more and be more. We are what we are because of your continued patronage and trust. We whole-heartedly thank you for putting your confidence in us.

Looking forward to working with you towards a richer and more secure life.

Happy to serve you to the Best of our Abilities & Services.

Thanking you in advance for an expeditious response we receive.

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# What is SIP?

## What is SIP?

A Systematic Investment Plan (SIP), more popularly known as SIP, is a facility offered by mutual funds to the investors to invest in a disciplined manner. SIP facility allows an investor to invest a fixed amount of money at pre-defined intervals in the selected mutual fund scheme. The fixed amount of money can be as low as Rs.1000, while the pre-defined SIP intervals can be on a weekly/monthly/quarterly/semi-annually or annual basis. By taking the SIP route to investments, the investor invests in a time-bound manner without worrying about the market dynamics and stands to benefit in the long-term due to average costing and power of compounding.

## Benefits of SIP Investing

### Power of Compounding

When you invest regularly through SIP and invest for the long term, the benefits are magnified by the compounding effect. Compounding effect ensures that you earn returns not only on your principal amount (actual investment) but also on the gains on the principal amount i.e. your money grows over time as the money you invest earns returns. And the returns also earn returns.

### Enables rupee-cost averaging

When the fund's NAV is low, you buy more units, and when the NAV is high, you buy less. In a nutshell, it averages out your purchase expenses across the investing time. When you invest through a SIP, you don't have to be concerned about market timing. Due to the market volatility, the investor will profit from the power of rupee cost averaging, which will boost your returns. You invest a certain amount of money at regular times under the rupee cost averaging technique, regardless of whether the markets are rising or falling. When the markets are low, you can purchase more units, and when they are high, you can buy less.

### Helps in planning

The benefit of SIPs is that they prevent you from market risks and help you to build an investment strategy. When it comes to investment in SIP, it's all about self-control and discipline. You choose a sum and a frequency, which is usually monthly or quarterly in most circumstances. Then, regardless of market conditions, you continue to invest in the mutual fund of your choosing. When your salary rises, you may increase your SIP amount each year, but you must invest it equally until the following review. Having a set mind of investing in a planned strategy helps you to grow and make a future-ready and goal-oriented investment portfolio.

### Makes market timing irrelevant

You will be disciplined if you invest regularly and do not try to time the market or stop investing when the markets are down. This straightforward strategy tackles the most common issue that investors face: stock market volatility. When the markets fall, human behavior often causes investors to stop investing, and in some situations, investors to entirely quit their positions. When prices are high, investors are more likely to invest. SIPs push you to invest in the other direction, which would be more lucrative.

### To add financial discipline to your life

You start investing early; you achieve your financial goals. When you start to invest at an early age, it shows that you are already committed towards your financial plans. Your early years of life are the best learning times when you can inculcate the habit of being financially disciplined. Young investors can achieve maturity much earlier and achieve their financial goals.

It is important to invest with goal-based objectives and clear entry and exit points. To add financial discipline to your life, start making small regular mutual fund investments. It enables you to make regular investments and inculcate the habit of financial discipline in your life.

### To improve your risk appetite

#### The longer the time horizon you have to keep your money invested, the more aggressive you can be in your investments

An investor needs to invest according to his/her risk profile. And it is a fact that younger people have a better risk appetite to invest and -can choose to stay aggressive in their financial plans—the risk profile shifts to conservative with age. The volatile market movements are easier to digest when you are young as you have the luxury of time to amend your financial plans in case something goes wrong.

Financial plans tend to stay flexible for young people. With longer investment periods, you may choose to switch between your plan i.e select Plan B if Plan A does not go well.

### To generate wealth for your future self

#### If you give time, investments generate stable, good returns

Short-term financial markets swing up and down way more than long-term markets. When you start investing in top mutual funds from a early age, it gives your investment time to transform itself into a bigger corpus. Over a longer period, you can change your investment strategy basis your financial plans.

It is noted that the equity mutual funds might give better returns over a longer duration compared to shorter time horizon. Mutual funds can help you build wealth over time.

**Disclaimer:-** Mutual Fund Investments are subject to market risks, Read all scheme related offer documents carefully.



# FIXED DEPOSIT UPDATES

## FINANCE COMPANIES FD'S SCHEMES with effect from July 1st, 2022

Name of the Company	Min. Amt.	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)						Interest frequency
				12-23	24-35	36-60				
<b>BAJAJ FINANCE LIMITED</b>				<b>12-23</b>	<b>24-35</b>	<b>36-60</b>				
For Individual Deposits upto 5 Crore W.e.f. 14 June, 2022	15,000		FAAA (CRISIL) MAAA (ICRA)	6.03 6.06 6.11 6.20	6.74 6.78 6.83 6.95	7.16 7.20 7.27 7.40				Monthly Qtrly Half Yearly Ann
<b>BAJAJ FINANCE LIMITED</b>				<b>15</b>	<b>18</b>	<b>22</b>	<b>30</b>	<b>33</b>	<b>44</b>	
For Individual Deposits upto 5 Crore W.e.f. 14 June, 2022	15,000		FAAA (CRISIL) MAAA (ICRA)	6.22 6.25 6.30 6.40	6.31 6.35 6.40 6.50	6.46 6.49 6.54 6.65	6.83 6.87 6.93 7.05	6.93 6.97 7.03 7.15	7.25 7.30 7.36 7.50	Monthly Qtrly Half Yearly Ann
<b>BAJAJ FINANCE LIMITED</b>				<b>12-23</b>	<b>24-35</b>	<b>36-60</b>				
For Senior Citizen Deposits upto 5 Crore W.e.f. 14 June, 2022	15,000		FAAA (CRISIL) MAAA (ICRA)	6.27 6.30 6.35 6.45	6.97 7.01 7.08 7.20	7.39 7.44 7.51 7.65				Monthly Qtrly Half Yearly Ann
<b>Bajaj Finance Limited</b>				<b>15</b>	<b>18</b>	<b>22</b>	<b>30</b>	<b>33</b>	<b>44</b>	
For Senior Citizen Deposits upto 5 Crore W.e.f. 14 June, 2022	15,000		FAAA (CRISIL) MAAA (ICRA)	6.46 6.49 6.54 6.65	6.55 6.59 6.64 6.75	6.69 6.73 6.79 6.90	7.07 7.11 7.17 7.30	7.16 7.20 7.27 7.40	7.49 7.53 7.61 7.75	Monthly Qtrly Half Yearly Ann
<b>HDFC DEPOSITS</b>		<b>0.25</b>		<b>33</b>	<b>66</b>	<b>77</b>	<b>99</b>			
Special Deposits ( Online Deposit 0.05% Extra ) Deposits upto 2 Crore W.e.f. 27 June, 2022	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	6.65 6.70 6.75 6.85	6.75 6.80 6.85 6.95	6.75 6.80 6.85 6.95	6.85 6.90 6.95 7.05			Monthly Qtrly Half yearly Ann
<b>HDFC DEPOSITS</b>		<b>0.25</b>		<b>15</b>	<b>18</b>	<b>22</b>	<b>30</b>	<b>44</b>		
Premium Deposits ( Online Deposit 0.05% Extra ) Deposits upto 2 Crore W.e.f. 27 June, 2022	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	6.00 6.05 6.10 6.20	6.10 6.15 6.20 6.30	6.25 6.30 6.35 6.45	6.45 6.50 6.55 6.65	6.65 6.70 6.75 6.85	6.85 6.85 6.85 6.85	Monthly Qtrly Half yearly Ann Cum
<b>Mahindra FINANCE</b>		<b>0.25</b>		<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>60</b>		
Deposits upto 50 Lakhs W.e.f. 27 May, 2022	50,000 25,000 5,000		FAAA (CRISIL)	5.20 5.55 5.65 5.75 5.75	5.80 6.15 6.25 6.35 6.55	6.20 6.55 6.65 6.75 7.22	6.30 6.65 6.75 6.85 7.59	6.45 6.80 6.90 7.00 8.05		Monthly Qtrly Half yearly Yearly Cum/Yield
<b>Shriram Transport Finance Company Limited</b>				<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>60</b>		
FRESH DEPOSIT ( For Individual ) W.e.f. 27 May, 2022	5,000		FAAA (CRISIL) MAA+ (ICRA)	6.31 6.35 6.40 6.50 6.50	6.54 6.58 6.64 6.75 6.97	7.48 7.53 7.60 7.75 8.36	7.53 7.58 7.65 7.80 8.76	7.62 7.67 7.75 7.90 9.25		Monthly Qtrly Half yearly Yearly Cum/Yield
<b>Shriram Transport Finance Co Ltd</b>				<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>60</b>		
RENEWAL DEPOSIT ( For Individual ) W.e.f. 27 May, 2022	5,000		FAAA (CRISIL) MAA+ (ICRA)	6.56 6.60 6.66 6.77 6.77	6.79 6.83 6.89 7.01 7.26	7.73 7.79 7.86 8.02 8.68	7.78 7.84 7.91 8.07 9.10	7.87 7.93 8.01 8.17 9.61		Monthly Qtrly Half yearly Yearly Cum/Yield
<b>Shriram Transport Finance Co Ltd</b>				<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>60</b>		
FRESH DEPOSIT (For SENIOR CITIZEN) W.e.f. 27 May, 2022	5,000		FAAA (CRISIL) MAA+ (ICRA)	6.81 6.85 6.91 7.03 7.03	7.04 7.09 7.15 7.28 7.54	7.98 8.04 8.12 8.28 8.99	8.03 8.09 8.17 8.34 9.44	8.12 8.18 8.26 8.43 9.98		Monthly Qtrly Half yearly Yearly Cum/Yield
<b>Shriram Transport Finance Co Ltd</b>				<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>60</b>		
FRESH DEPOSIT ( For SENIOR CITIZEN ) W.e.f. 27 May, 2022	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.06 7.11 7.17 7.30 7.30	7.29 7.34 7.41 7.54 7.83	8.23 8.29 8.38 8.55 9.31	8.28 8.34 8.43 8.61 9.79	8.37 8.43 8.52 8.70 10.36		Monthly Qtrly Half yearly Yearly Cum/Yield

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



Contd...

## FIXED DEPOSIT UPDATES

### FINANCE COMPANIES FD'S SCHEMES with effect from July 1st, 2022

Name of the Company	Min. Amt.	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)						Interest frequency	
				12-23	24-35	36-59	60-83	84-120			
<b>ICICI Home Finance</b>		<b>0.25</b>		<b>12-23</b>	<b>24-35</b>	<b>36-59</b>	<b>60-83</b>	<b>84-120</b>			
W.e.f. 30 May, 2022	40,000 20,000 10,000		FAAA (CRISIL) MAAA (ICRA)	5.10 5.15 5.25 5.25	5.80 5.85 5.95 6.13	6.40 6.45 6.60 7.05	6.60 6.65 6.80 7.79	6.75 6.80 6.95 8.85		Monthly Qtrly Ann Cum/Yield	
<b>ICICI Home Finance</b>		<b>0.25</b>		<b>39</b>	<b>45</b>	<b>65</b>					
Special Scheme W.e.f. 30 May, 2022	40,000 20,000 10,000		FAAA (CRISIL) MAAA (ICRA)	6.65 6.70 6.85 7.41	6.75 6.80 6.95 7.66	6.80 6.85 7.00 8.19				Monthly Qtrly Ann Cum/Yield	
<b>PNB Housing Finance Ltd</b>		<b>0.25</b>		<b>12-23</b>	<b>24-35</b>	<b>36-47</b>	<b>48-59</b>	<b>60-71</b>	<b>72-84</b>	<b>120</b>	
W.e.f. 15 June, 2022	25,000 10,000		FAA+/- (CRISIL) AA (CARE)	5.84 5.87 5.91 6.00 6.00	6.22 6.25 6.30 6.40 6.60	6.64 6.68 6.74 6.85 7.33	6.88 6.92 6.98 7.10 7.89	7.02 7.05 7.12 7.25 8.38	7.02 7.05 7.12 7.25 8.70	7.02 7.05 7.12 7.25 10.14	Monthly Qtrly Half yearly Yearly Cum/Yield

**Interest Rates are Subject to change & the rate applicable would be the rate prevalent on the 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.

### 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
<b>1. Category of Investor</b>	Resident Individual, HUF.	Non-Resident Indians (NRI)s are not eligible to invest in these bonds.
<b>2. Limit of investment</b>	Minimum ₹1000/- and in multiples of ₹1000/-.	No maximum limit.
<b>3. Date of Issue of bonds</b>	Date of receipt of subscription in cash (up to ₹ 20,000/- only), or date of realization of cheque /draft/ funds.	---
<b>4. Forms of Bonds</b>	Electronic form held in the Bond Ledger Account.	Bond Ledger Account will be opened by the Receiving Office in the name of investor/s.
<b>5. Interest</b>	(i) 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. (ii) The coupon rate payable for next half-year would be reset on 1st January 2021 and thereafter, every 1st July and 1st January.	Half-yearly interest is payable on 1st January / 1st July. The coupon on 1st January 2021 shall be paid at 7.15%.
<b>6. Post Maturity</b>	Post Maturity Interest is not payable.	---
<b>7. Bank account</b>	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.	---
<b>8. Tax benefits</b>	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.
<b>9. Nomination Facility</b>	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.	---
<b>10. Maturity period</b>	7 years from the date of issuance.	---
<b>11. Premature redemption</b>	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.
<b>12. Transferability</b>	The bonds are not transferable.	Transferability is limited to nominee(s)/legal heir in case of death of holder.
<b>13. Tradability / Advances</b>	The bonds are not tradable in the secondary market and also not eligible as collateral for availing loans.	---





**Enjoy lifelong regular income with flexibility of payouts and whole life cover<sup>1</sup>.**

Introducing,  
**HDFC Life Sanchay Par Advantage**  
A Non-Linked, Participating, Life Insurance Plan



**HDFC Life Sanchay Plus**  
A Non-Participating, Non-Linked Savings Insurance Plan



Sanchay Par Advantage...

**Features of**

**HDFC Life Sanchay Par Advantage**

A Non-Linked, Participating, Life Insurance Plan

**Life Cover and Income Till 100 Years of Age**



This product gives life insurance cover and income up to **100** years of age

**Immediate and Deferred Income Options**



• **Immediate Income:** Cash bonuses from first policy year + lump sum at maturity

OR

• **Deferred Income:** Survival Benefit (Guaranteed income for 25 years + Cash bonuses throughout the policy term) starting from one year after the Premium Payment Term + lump sum at maturity

Lump sum on maturity:  
• Sum Assured on Maturity **plus**  
• Accrued Cash Bonuses, if not paid earlier **plus**  
• Interim Survival Benefit, if any, **plus**  
• Terminal Bonus, (if declared)

**Option to Accumulate the Survival Benefit Payouts**



Survival Benefit payouts can be accrued and withdrawn when required



**HDFC LIFE SAMPOORN NIVESH PLAN**



**Benefits**

- 1 Offers **multiple benefit options** along with **policy term and premium payment options** to suit your financial requirements
- 2 Provides **accumulated fund value** on maturity and **double sum assured** on accidental death
- 3 Increases your fund value with **loyalty additions**
- 4 Takes care of your sudden financial requirements with **partial withdrawals**
- 5 Optimises your investments with **reduced Premium Allocation Charge**
- 6 Allows policy issuance with a **Short Medical Questionnaire (SMQ)**

**Why should I invest in the Sampoon Nivesh plan? Mutual funds and shares give me better returns.**

Sampoon Nivesh is a Unit Linked Insurance Plan (ULIP)

ULIPs are **cost efficient** in the long run and outperform most mutual funds.

Life insurance policies



Protect the targeted savings right from day 1.



Provide financial protection to the family in case of any unforeseen circumstances



Can give customers **tax free returns** even in debt funds



Instruments that have **high risk** also give scope to generate **high returns**. Your investments should also have an assured component to diversify risk.

Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference





**LIC's JEEVAN UMANG**

Get **GUARANTEED** Survival Benefit equal to 8% of Basic Sum Assured each year after the final premium, till Age 99 and lump sum maturity benefit on survival to Age 100.

<b>FEATURES:</b>	<b>OPTIONAL RIDERS:</b>	<b>SPECIAL FEATURES:</b>
<ul style="list-style-type: none"> <li>Age Eligibility : For a child of 90 days to 55 years</li> <li>Minimum Basic Sum Assured : ₹ 2,00,000/-</li> <li>Maximum Basic Sum Assured : No limit</li> <li>Premium Paying Term : 15, 20, 25 and 30 years</li> <li>Policy Term : (100 minus age at entry) years</li> </ul>	<ul style="list-style-type: none"> <li>LIC's Accidental Death and Disability Benefit Rider</li> <li>LIC's Accidental Benefit Rider</li> <li>LIC's New Term Assurance Rider</li> <li>LIC's New Critical Illness Benefit Rider</li> </ul>	<ul style="list-style-type: none"> <li>Life long risk cover till Age 100</li> <li>Bonus throughout the term</li> <li>Final additional bonus (if any)</li> <li>Loan facility</li> </ul>

**INTRODUCING**

**Premium stops** **Benefits go on.**

**LIC's JEEVAN LABH**  
LIMITED PREMIUM ENDOWMENT PLAN

**LAUNCHING FROM: 04.01.2016**  
**Plan No. 036**



**Life Cover with attractive returns**

- Minimum Basic Sum Assured: Rs.2,00,000/-
- Maximum Basic Sum Assured: No upper limit
- Minimum Entry Age: 8 Years
- Max Entry Age: 50,54,59 years for policy terms 25,21,16 years
- Optional Benefits:
  - Additional Death & Disability Benefit Rider
  - LIC's New Term Assurance Rider

Policy Term	Premium Paying Term
16	10
21	15
25	16



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

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**Gupta Investments Financial Services Pvt Ltd**  
*"Quality Investment under one roof"*

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