

# GUPTA PUBLICATION

Volume - VII Issue - 3

“Quality Investment under one roof”

March - 2020

## FINANCIAL INDEPENDENCE

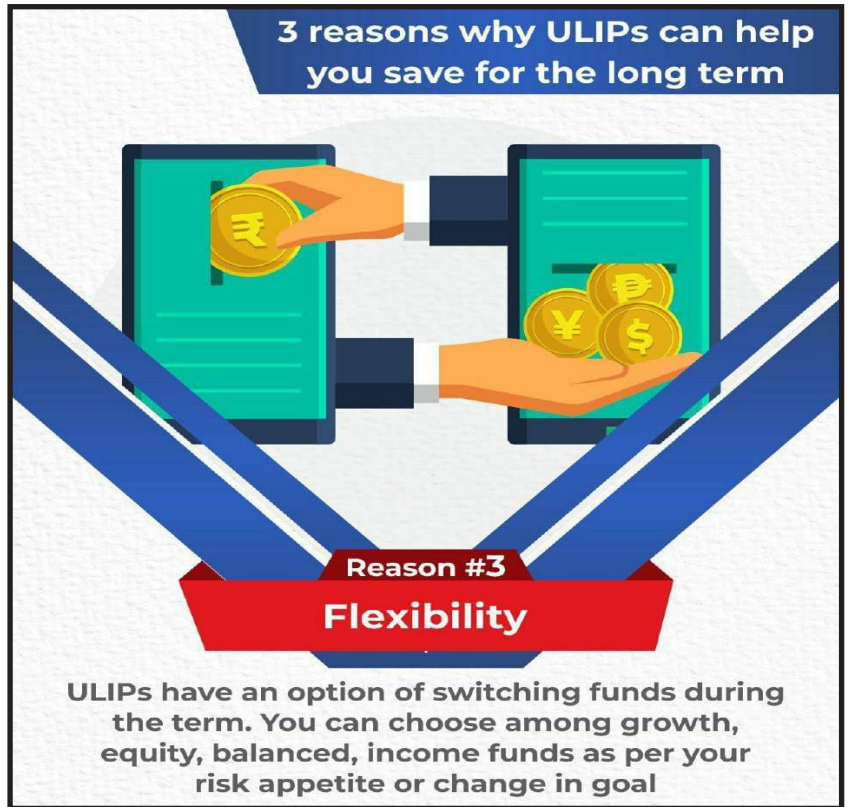
3 reasons why ULIPs can help you save for the long term



**Reason #2**  
**First time investors**

A first-time investor, willing to take minimal risk of getting into the stock market, can choose from a myriad of market-participating plans. All he needs to know is his investment horizon and the goal attached to it

3 reasons why ULIPs can help you save for the long term



**Reason #3**  
**Flexibility**

ULIPs have an option of switching funds during the term. You can choose among growth, equity, balanced, income funds as per your risk appetite or change in goal

**77% INDIANS DON'T SAVE FOR RETIREMENT, MOST DEPEND ON CHILDREN FOR SUPPORT**



**HOW DO YOU WANT TO LIVE YOUR POST RETIREMENT LIFE?  
 INVEST IN MUTUAL FUNDS AND LEAD A STRESS FREE RETIREMENT LIFE**

Your desk at your workplace is **NOT** permanent.



**PLAN FOR YOUR RETIREMENT.**

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# Mutual Fund Update

## Large Cap Fund

Compound Annualized

Scheme Name	NAV	Corpus	Fund Manager	Launch	1	2	3	5	10 Years
Axis Bluechip Fund - Growth	33.63(12-Feb-20)	11077.1076(Jan 2020)	Shreyash Devalkar	05-Jan-10	23.8674	16.2621	18.9708	11.2036	13.2275
ICICI Prudential Bluechip Fund - Growth	44.71(12-Feb-20)	24814.0460(Jan 2020)	Rajat Chandak, Anish Tawakley	23-May-08	13.8238	5.108	10.3956	8.1872	12.9984
Kotak Bluechip Fund - Reg - Growth	256.975(12-Feb-20)	1511.6087(Jan 2020)	Harish Krishnan	04-Feb-03	18.2832	7.3439	10.693	7.8873	11.1957
Mirae Asset Large Cap Fund - Reg - Growth	54.479(12-Feb-20)	17140.4719(Jan 2020)	Harshad Borawake, Gaurav Misra	04-Apr-08	14.4132	7.2234	12.6366	10.841	15.0062
SBI Magnum Equity ESG Fund - Growth	115.4006(12-Feb-20)	2734.5603(Jan 2020)	Ruchit Mehta	01-Jan-91	16.9703	10.1142	12.0401	8.7412	12.0429
Nifty 100	12327.7(12-Feb-20)	--	--	--	12.3621	6.128	10.687	7.1788	9.9229

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

## Multicap Fund

Compound Annualized

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years	10 Years
Axis Multicap Fund - Reg - Growth	13.3800 (12-Feb-2020)	5705.6231 (Jan-2020)	Shreyash Devalkar	20-Nov-17	22.7523	15.904	--	--	--
Nifty 500 TRI	15070.1600 (12-Feb-2020)	--	--	--	13.7446	4.8789	10.9502	8.4194	10.5493
DSP Equity Fund - Reg - Growth	45.9060 (12-Feb-2020)	3501.8924 (Jan-2020)	Atul Bhole	07-Jun-07	29.634	9.2522	13.3075	9.895	12.6541
Nifty 500 TRI	15070.1600 (12-Feb-2020)	--	--	--	13.7446	4.8789	10.9502	8.4194	10.5493
ICICI Prudential Multicap Fund - Growth	302.2300 (12-Feb-2020)	5197.2942 (Jan-2020)	Atul Patel, S Naren	01-Oct-94	11.7921	4.1172	8.4983	8.4377	12.2212
S&P BSE 500 TRI	19032.3531 (12-Feb-2020)	--	--	--	13.7832	4.9769	11.0715	8.532	10.9209
Kotak Standard Multicap Fund - Reg - Growth	38.4950 (12-Feb-2020)	30546.4479 (Jan-2020)	Harsha Upadhyaya	11-Sep-09	18.4863	8.1496	11.9592	10.4576	14.3687
Nifty 200 TRI	7922.8700 (12-Feb-2020)	--	--	--	13.5804	6.2245	11.476	8.4108	10.6511
SBI Magnum Multi Cap Fund - Growth	52.5220 (12-Feb-2020)	8760.4926 (Jan-2020)	Anup Upadhyay	29-Sep-05	17.3999	5.1034	10.2163	10.3865	12.0833
S&P BSE 500 TRI	19032.3531 (12-Feb-2020)	--	--	--	13.7832	4.9769	11.0715	8.532	10.9209

\* Less than 1 year Compound Annualized returns, Greater than 1 year Compound Annualized returns

## Midcap Fund

Compound Annualized

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years	10 Years
Axis Midcap Fund - Growth	42.57(12-Feb-20)	4817.7421(Jan 2020)	Shreyash Devalkar	18-Feb-11	24.4373	13.8372	17.5483	11.0669	--
DSP Midcap Fund - Reg - Growth	60.973(12-Feb-20)	7625.9627(Jan 2020)	Vinit Sambre, Jay Kothari, Resham Jain	14-Nov-06	22.8403	4.3374	9.1153	11.0911	15.4417
ICICI Prudential MidCap Fund - Growth	96.78(12-Feb-20)	1968.0502(Jan 2020)	Mrinal Singh, Mittul Kalawadia	28-Oct-04	10.7576	-3.6955	5.6117	6.5863	12.3593
Kotak Emerging Equity Fund - Reg - Growth	43.632(12-Feb-20)	6732.8744(Jan 2020)	Pankaj Tibrewal	30-Mar-07	25.0595	4.3189	9.8677	11.6508	15.5172
L&T Midcap Fund - Reg - Growth	141.18(12-Feb-20)	6391.2995(Jan 2020)	Venugopal Manghat, Vihang Naik	09-Aug-04	14.7992	-1.4585	8.4525	10.6665	14.7874
Nifty Midcap 100	18169.35(12-Feb-20)	--	--	--	11.2762	-5.0409	4.0492	6.9292	9.5723

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

Please call us to review mutual fund Portfolio. Help us to Serve you better

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



Use Debt Funds for Regular Cash Flows



Contd.....

**Mutual Fund Update****Equity Linked Saving Schemes (ELSS-u/s 80CCC)**

Compound Annualized

Scheme Name	NAV	Corpus	Fund Manager	Launch	1	2	3	5	10 Years
Axis Long Term Equity Fund - Growth	52.3457 (12-Feb-2020)	21996.9468 (Jan-2020)	Jinesh Gopani	29-Dec-09	26.676	13.4249	17.0269	11.5597	18.0024
S&P BSE 200 TRI	6151.6681 (12-Feb-2020)	--	--	--	14.0281	6.6835	11.7694	8.7092	11.1485
DSP Tax Saver Fund - Growth	53.0060 (12-Feb-2020)	6381.4263 (Jan-2020)	Rohit Singhania	18-Jan-07	21.4453	5.9463	10.4431	10.493	13.8378
Nifty 500 TRI	15070.1600 (12-Feb-2020)	--	--	--	13.7446	4.8789	10.9502	8.4194	10.5493
ICICI Prudential Long Term Equity Fund (Tax Saving) - Reg - Growth	395.7100 (12-Feb-2020)	6735.8758 (Jan-2020)	Harish Bihani, S Naren	19-Aug-99	15.2061	5.8289	9.1097	7.317	12.7101
Nifty 500 TRI	15070.1600 (12-Feb-2020)	--	--	--	13.7446	4.8789	10.9502	8.4194	10.5493
Kotak Tax Saver Fund - Reg - Growth	49.1240 (12-Feb-2020)	1154.6130 (Jan-2020)	Harsha Upadhyaya	23-Nov-05	20.9266	8.9798	11.3159	9.3833	11.9803
Nifty 500 TRI	15070.1600 (12-Feb-2020)	--	--	--	13.7446	4.8789	10.9502	8.4194	10.5493
Mirae Asset Tax Saver Fund - Reg - Growth	19.2570 (12-Feb-2020)	3292.8789 (Jan-2020)	Neelesh Surana	28-Dec-15	17.6359	7.7775	14.6937	--	--
Nifty 200 TRI	7922.8700 (12-Feb-2020)	--	--	--	13.5804	6.2245	11.476	8.4108	10.6511

\* Less than 1 year Compound Annualized returns, Greater than 1 year Compound Annualized returns

**Asset Allocator Fund**

Compound Annualized (%)

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years
DSP Dynamic Asset Allocation Fund - Reg - Growth	16.627(12-Feb-20)	1224.3333(Jan 2020)	Atul Bhole, Saurabh Bhatia	06-Feb-14	12.4282	8.0936	7.752	7.6227
ICICI Prudential Asset Allocator Fund (FOF) - Growth	59.5453(12-Feb-20)	6941.3385(Jan 2020)	S Naren, Manish Banthia, Dharmesh Kakkad	18-Dec-03	11.1943	9.9222	10.1919	9.2365
IDFC Asset Allocation FoF - Aggressive - Reg - Growth	24.2741(12-Feb-20)	15.2832(Jan 2020)	Arpit Kapoor	11-Feb-10	11.4324	2.7316	6.6467	6.2086
IDFC Asset Allocation FoF - Conservative-Reg-Growth	22.6763(12-Feb-20)	10.4209(Jan 2020)	Arpit Kapoor	11-Feb-10	9.9366	6.4074	7.1844	7.3704
IDFC Asset Allocation FoF - Moderate - Reg - Growth	24.0203(12-Feb-20)	29.6085(Jan 2020)	Arpit Kapoor	11-Feb-10	10.9262	5.0572	7.0267	7.0197

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

**Banking & PSU**

Compound Annualized (%)

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years
Axis Banking & PSU Debt Fund - Growth	1902.3785(12-Feb-20)	13554.5902(Jan 2020)	Aditya Pagaria	08-Jun-12	11.1464	9.5228	8.6291	8.5683
ICICI Prudential Banking & PSU Debt Fund-Reg-Growth	23.1597(12-Feb-20)	9061.7218(Jan 2020)	Rahul Goswami, Chandni Gupta	01-Jan-10	10.9367	8.4954	7.6292	8.5911
IDFC Banking & PSU Debt Fund - Reg - Growth	17.6354(12-Feb-20)	13029.7487(Jan 2020)	Anurag Mittal	07-Mar-13	12.3997	10.0302	8.4601	8.3272
Kotak Banking and PSU Debt Fund - Reg - Growth	46.4634(12-Feb-20)	4553.0617(Jan 2020)	Deepak Agrawal	29-Dec-98	11.8412	9.3883	8.3596	8.6472
SBI Banking and PSU Fund - Growth	2273.8147(12-Feb-20)	3712.8949(Jan 2020)	Rajiv Radhakrishnan	09-Oct-09	11.2824	9.2346	8.2676	8.3362

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

**Short Term Fund**

Compound Annualized (%)

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Year	2 Years	3 Years	5 Years
Axis Short Term Fund - Growth	21.9864(12-Feb-20)	4938.4803(Jan 2020)	Devang Shah	22-Jan-10	10.4239	8.5909	7.6049	8.047
ICICI Prudential Short Term Fund - Growth	41.9787(12-Feb-20)	12607.4423(Jan 2020)	Manish Banthia	25-Oct-01	10.4586	8.3293	7.5069	8.1909
IDFC Bond Fund - Short Term Plan - Reg - Growth	41.3218(12-Feb-20)	11979.3319(Jan 2020)	Suyash Choudhary	14-Dec-00	10.3766	8.6782	7.6655	7.9554
Kotak Bond Short Term Fund - Reg - Growth	37.7878(12-Feb-20)	11400.3622(Jan 2020)	Deepak Agrawal	02-May-02	10.2016	8.519	7.3794	7.929
SBI Short Term Debt Fund - Growth	23.2314(12-Feb-20)	10100.6093(Jan 2020)	Rajiv Radhakrishnan	27-Jul-07	10.31	8.3082	7.4179	7.9613

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

**You need to STOP worrying about the Market. It is in the nature of markets to get caught in cycles of greed and fear.****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)



Sar Utha Ke Jiyo !

# HDFC Life Sanchay Plus

**In a life with no guarantees, get assured benefits.**

Introducing New Plan with Guaranteed Returns



**Guaranteed\* Benefit Payouts**



**Tax Benefits#**



**Life cover to protect your family's future**



*Sar utha ke jiyo!*

## HDFC Life Sanchay Plus

A Non-Participating, Non-Linked Savings Insurance Plan

**Pay x for 12 years, wait for a year, get guaranteed\* 2.25x for next 12 years**  
**HDFC Life Sanchay Plus**

**Guaranteed\* Income Option**

PAY	GET
₹1 Lakh p.a. Pay total 12 lakhs over the premium term of 12 years	₹2.25 Lakh p.a. Guaranteed* Income paid for 12 years (Total = ₹27 Lakh) <b>GUARANTEED</b>

Guaranteed\* Income, Life cover to protect the family, Enhanced benefits\* for premium above 1.5 Lacs p.a.

**Pay for 5/10 years, wait for a year, get guaranteed\* lifetime income with Return of Premium**  
**HDFC Life Sanchay Plus**

**Life Long Income Option\***

PAY	GET
₹1 Lakh p.a. Pay total 10 lakhs over the premium term of 10 years	₹1 Lakh p.a. Till age 99 + Return of Premium of ₹10 Lakh on 99 years (Total = ₹49 Lakh) <b>GUARANTEED</b>

Retirement Income + Legacy Creation, Life cover to protect the family, Enhanced benefits\* for premium above 1.5 Lacs p.a.

**Pay for 10 years, wait for a year, get guaranteed\* income for 25 years with Return of Premium**  
**HDFC Life Sanchay Plus**

**Long Term Income Option**

PAY	GET
₹1 Lakh p.a. Pay total 10 lakhs over the premium term of 10 years	₹1.05 Lakh p.a. for 25 years + Return of Premium of ₹10 lakh along with the last payout (Total = ₹36.25 Lakh) <b>GUARANTEED</b>

3 generation income\* + Legacy Creation, Life cover to protect the family from eventualities, Enhanced benefits\* for premium above 1.5 Lacs p.a.



Sar Utha Ke Jiyo !

# HDFC Life Sampoorn Nivesh

A Unit Linked Insurance Product with Life Insurance Coverage

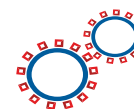
**The higher you reach, the taller your family stands.**



**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



*Sar utha ke jiyo!*

Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference



# FIXED DEPOSIT UPDATE

**MFG & FINANCE COMPANIES FD'S SCHEMES with effect from February 14, 2020**

Sr No.	Name of the Company	Min. Amt.	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)						Interest frequency
					12-23	24-35	36-60				
<b>1.</b>	<b>Bajaj Finance Limited</b>		<b>0.25</b>		<b>12-23</b>	<b>24-35</b>	<b>36-60</b>				
	Existing Customers 0.10%	25,000		FAAA (CRISIL) MAAA (ICRA)	7.35 7.39 7.46 7.60	7.63 7.68 7.75 7.90	7.81 7.87 7.94 8.10				Monthly Qtrly Half Yearly Ann
<b>2.</b>	<b>HDFC Ltd</b>		<b>0.25</b>		<b>12-23</b>	<b>24-84</b>					
	For Individual Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.05 7.10 7.17 -	7.05 7.10 7.17 7.30					Monthly Qtrly Half yearly Ann Cum
<b>3.</b>	<b>HDFC Premium Deposits</b>		<b>0.25</b>		<b>15</b>	<b>22 /44</b>	<b>30</b>	<b>33/ 66</b>			
	Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.10 7.15 7.22 -	7.20 7.25 7.32 7.45	7.15 7.20 7.27 7.40	7.25 7.30 7.37 7.50			Monthly Qtrly Half yearly Ann Cum
<b>4.</b>	<b>Mahindra Finance</b>		<b>0.25</b>		<b>12</b>	<b>18</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>60</b>	
		50,000 25,000 10,000		FAAA (CRISIL)	7.10 7.15 7.30 7.30	7.20 7.25 7.40 7.58	7.40 7.45 7.60 7.89	7.60 7.65 7.80 8.42	7.80 7.85 8.00 9.01	7.90 7.95 8.10 9.52	Qtrly Half yearly Yearly Effective Yield
<b>5.</b>	<b>Shriram Transport Finance Co Ltd</b>				<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>60</b>		
	Shriram Unnati FD Scheme	5,000		FAAA (CRISIL)	7.53 7.58	7.72 7.77	8.28 8.34	8.37 8.43	8.42 8.48		Monthly Qtrly
	For Individual Renewals 0.25% Additional			MAA+ (ICRA)	7.65 7.80 7.80	7.85 8.00 8.32	8.42 8.60 9.36	8.52 8.70 9.90	8.57 8.75 10.42		Half yearly Yearly Cum/Yield
<b>6.</b>	<b>Shriram Transport Finance Co Ltd</b>				<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>60</b>		
	Shriram Unnati FD Scheme	5,000		FAAA (CRISIL)	7.78 7.83	7.97 8.02	8.53 8.59	8.62 8.68	8.67 8.73		Monthly Qtrly
	For Senior Citizen Scheme Renewals 0.25% Additional			MAA+ (ICRA)	7.91 8.06 8.06	8.10 8.27 8.61	8.68 8.87 9.68	8.78 8.97 10.25	8.83 9.02 10.80		Half yearly Yearly Cum/Yield
<b>7.</b>	<b>LIC Housing Finance Ltd</b>		<b>0.25</b>		<b>12</b>	<b>18</b>	<b>24</b>	<b>36</b>	<b>60</b>		
		10000		FAAA (CRISIL)	7.25 7.50 7.50	7.25 7.50 7.50	7.25 7.55 7.55	7.35 7.60 7.60	7.35 7.60 7.60		Monthly Yearly Cum/Yield
<b>8.</b>	<b>ICICI Home Finance</b>		<b>0.25</b>		<b>25</b>	<b>30</b>	<b>39</b>	<b>51</b>	<b>61</b>	<b>84</b>	
		40000 20000 10000		FAAA (CRISIL) MAAA ICRA	7.35 7.40 7.60	7.40 7.45 7.65	7.45 7.50 7.70	7.45 7.50 7.70	7.55 7.60 7.80	7.65 7.70 7.90	Monthly Qtrly Annual/Cum

**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. 2019-20, 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 are subject to change if any. Therefore, kindly confirm Interest Rate before investing or else we are not responsible for any changes w.e.f.

## 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.



# RELIGARE Health Insurance



**RELIGARE** Health Insurance  
Values that bind

**Cover your Family with Religare Mediclaim**

- ✓ Auto recharge of your policy Sum Insured, if exhausted.
- ✓ Get health check-ups for insured members, every year.
- ✓ Avail treatment anywhere in the world.
- ✓ Largest list of day care procedures-171.
- ✓ No Claim-based loading & Lifetime renew.

**RISING STAR INSURER**  
INDIA INSURANCE AWARDS 2014

Religare Health Insurance conferred 'RISING STAR INSURER' award at India Insurance Awards - 2014

**RELIGARE** Health Insurance

Disclaimer : Insurance is the subject matter of solicitation.

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

The main features of the Bonds are:

(i) <b>Who can invest:</b>	Individuals (including Joint Holdings) and Hindu Undivided Families. <b>NRIs are not eligible for making investments in these Bonds.</b>
(ii) <b>Issue Price:</b>	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) <b>Options:</b>	Cumulative and Non-cumulative options.
(iv) <b>Limit of investment:</b>	There will be no maximum limit for investment in the Bonds.
(v) <b>Tax treatment:</b>	<b>Income-tax:</b> 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. <b>Wealth tax:</b> The Bonds will be exempt from Wealth-tax under the Wealth- tax Act, 1957.
(vi) <b>Maturity and rate of interest:</b>	The Bonds will have a maturity of <b>7 years</b> interest at <b>7.75%</b> per annum payable half- yearly. The cumulative value of <b>Rs. 1000/-</b> at the end of seven years will be <b>Rs. 1703/-</b> .
(vii) <b>Transferability:</b>	The Bonds are <b>not</b> transferable. The Bonds are <b>not</b> tradeable in the Secondary market and are <b>not</b> eligible as collateral for loans from banking institutions, non-banking financial companies or financial institutions.
(viii) <b>Nomination:</b>	A sole holder or a sole surviving holder of a Bond, being an individual, can make a nomination

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To \_\_\_\_\_

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