

GUPTA

PUBLICATION

Volume - VI Issue - 5

“Quality Investment under one roof”

May - 2019

RISK COMES FROM NOT KNOWING WHAT YOU ARE DOING

THINGS PEOPLE OVERLOOK WHILE BUYING LIFE INSURANCE

#LifeInsuranceMistakes



Not linked to any GOAL

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



Reason #1

Dual Advantage

ULIPs offers life cover and returns with the advantage of tax saving

Read more: Economic Times, 5 reasons why ULIPs can help you save for the long term

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

Read more: Economic Times, 5 reasons why ULIPs can help you save for the long term

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

Read more: Economic Times, 5 reasons why ULIPs can help you save for the long term

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with **HDFC Life Click2Protect3D Plus**
A non-linked non-participating term insurance plan.



Life Cover of ₹1 Crore @ ₹521/ Month* (Under Income Option)



3D Insure against 3D's* - Death, Disability & Disease¹



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Return of Premium Option

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* Premium for Income Option, Male Life Assured, 25 years of age, Lumpsum Benefit of Rs. 10 Lakh & Monthly Income of Rs. 50,000 - Level Cover for 15 years (Total Income Benefit of Rs. 90 Lakh). Policy term of 30 years, regular pay, annual frequency, exclusive of taxes and levies as applicable. (Annual Premium of Rs.6244/12=521)
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2 Only available with Life Long Protection and 3D Life Long Protection options

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HDFC SL CREST
A unit linked plan with life insurance coverage

HDFC Life
Sar utha ke jiyo!

In this policy, the investment risk in investment portfolio is borne by the policyholder. The Linked Insurance products do not offer any liquidity during the first five years of contract. The policyholders will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.

Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference



PRICE IS WHAT YOU PAY, VALUE IS WHAT YOU GET

How you live **tomorrow**
depends on how you
invest today



Call me for
right investment options.

Planning is the key
to a successful game & also
to investing in
Mutual Fund



Mutual Fund Investments are subject to market risk. Please read all scheme related documents carefully before investing.

Insurance



Casting Vote is the responsibility
towards our **NATION**

Taking Insurance is the responsibility
towards our **FAMILY**

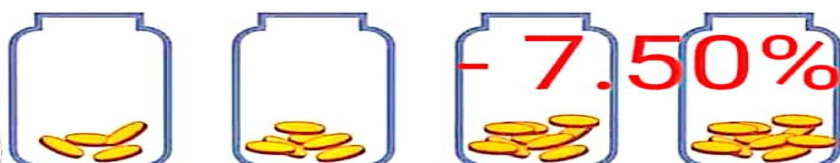
BE RESPONSIBLE

WHEN YOU INVEST WITHOUT
KNOWING YOUR NEED

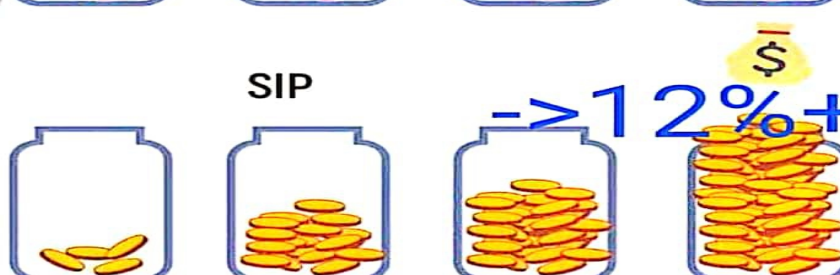


Where to **SAVE** Hard
Earned Money

BANK



SIP



Choose it Wisely.

Jitna Tune Boya Hai, Tu Utna Hi Toh Khayega!

SWITCH TO SIP

Want to Go for
this Exotic
Location
2020??



**Start an SIP
Today. Call me
to know how??!!**



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	5 Years	10 Years	Since Inception
HDFC Capital Builder Value Fund - Growth	298.903(11-Apr-19)	Nifty 500 TRI	4624.2173(Mar 2019)	Miten Lathia	01-Feb-94	1.9065	8.7465	15.7528	15.9773	19.5937	14.43
ICICI Prudential Value Discovery Fund - Growth	146.76(11-Apr-19)	S&P BSE 500	16591.7537(Mar 2019)	Mrinal Singh	16-Aug-04	3.3012	4.9156	10.6777	15.7382	23.0643	20.1092
L&T India Value Fund - Reg - Growth	35.824(11-Apr-19)	S&P BSE 200 TRI	8380.6386(Mar 2019)	Venugopal Manghat, Karan Desai	08-Jan-10	-4.0111	4.2716	14.5862	19.9828	--	14.7742
Reliance Value Fund - Growth	74.188(11-Apr-19)	S&P BSE Enhanced Value Index	3255.3016(Mar 2019)	Meenakshi Dawar	08-Jun-05	1.7375	8.341	14.7619	16.114	17.4539	15.5695
Tata Equity P/E Fund - Reg - Growth	134.3529(11-Apr-19)	S&P BSE Sensex TRI	5538.9366(Mar 2019)	Sonam Udasi, Amey Sathe	29-Jun-04	-2.6284	5.2653	17.7169	18.5623	19.3753	19.1997
UTI Value Opportunities Fund - Growth	61.2244(11-Apr-19)	S&P BSE 200	4583.0622(Mar 2019)	Vetri Subramaniam, Amit Premchandani	20-Jul-05	4.2016	8.5029	12.3135	10.9611	15.9473	14.1029
Nifty 500 TRI	14321.82(11-Apr-19)	--	--	--	--	5.621	10.3292	15.8578	13.9312	15.531	11.5811
S&P BSE 200	4894.58(11-Apr-19)	--	--	--	--	6.8599	10.1039	14.7235	12.444	14.4231	13.6506
S&P BSE 200 TRI	5805.65(11-Apr-19)	--	--	--	--	8.1965	11.4885	16.1885	13.9644	16.0348	10.3069
S&P BSE 500	15261.38(11-Apr-19)	--	--	--	--	4.4146	9.1534	14.5422	12.5673	14.5096	14.4421
S&P BSE 500 TRI	18072.1(11-Apr-19)	--	--	--	--	5.6885	10.4749	15.9448	14.0393	16.1011	10.0413
S&P BSE Enhanced Value Index	288.37(11-Apr-19)	--	--	--	--	-13.9631	-9.1862	8.316	3.4342	10.0512	2.2932
S&P BSE Sensex TRI	55829.1(11-Apr-19)	--	--	--	--	15.1714	15.2708	17.0388	12.8253	15.2121	10.1059
* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns											

Large & Midcap Fund											
Compound Annualized											
Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
DSP Equity Opportunities Fund-Reg-Growth	220.279(11-Apr-19)	Nifty 500 TRI	5921.7583(Mar 2019)	Rohit Singhania, Jay Kothari	16-May-00	0.7063	6.573	15.0331	16.5865	17.5525	17.7606
Franklin India Equity Advantage Fund-Growth	79.9487(11-Apr-19)	NIFTY Large Midcap 250	2766.0529(Mar 2019)	R Janakiraman, Srikesh Nair, Lakshmikanth Reddy	02-Mar-05	0.9014	6.276	10.399	13.9594	17.4268	15.864
ICICI Prudential Large & Mid Cap Fund - Growth	324.92(11-Apr-19)	NIFTY Large Midcap 250	3060.5079(Mar 2019)	S Naren, Prakash Gaurav Goel	09-Jul-98	2.189	4.5983	13.3308	11.9093	15.1466	18.2462
Kotak Equity Opportunities Fund - Reg - Growth	119.059(11-Apr-19)	Nifty 200 TRI	2532.5157(Mar 2019)	Harsha Upadhyaya	09-Sep-04	3.2423	6.9336	15.143	16.3812	17.2592	18.4977
Mirae Asset Emerging Bluechip Fund - Growth	53.068(11-Apr-19)	NIFTY Large Midcap 250 TRI	7162.2060(Mar 2019)	Neelesh Surana, Ankit Jain	09-Jul-10	7.0394	10.778	21.1532	24.8534	--	20.984
Reliance Vision - Growth	535.6134(11-Apr-19)	S&P BSE 250 Large & Midcap	2980.5952(Mar 2019)	Ashwani Kumar	08-Oct-95	-3.2472	3.2259	9.5053	12.3879	13.8227	18.4392
SBI Large & Midcap Fund - Growth	221.8597(11-Apr-19)	NIFTY Large Midcap 250	2526.9028(Mar 2019)	Saurabh Pant	28-Feb-93	3.2865	8.8416	13.6914	16.2926	17.6481	14.3384
Nifty 200 TRI	7516.02(11-Apr-19)	--	--	--	--	7.7955	11.3079	16.0809	13.6702	15.4039	14.1065
Nifty 500 TRI	14321.82(11-Apr-19)	--	--	--	--	5.621	10.3292	15.8578	13.9312	15.531	11.5811
NIFTY Large Midcap 250	5978.69(11-Apr-19)	--	--	--	--	1.0182	8.0943	15.1288	14.9321	16.2502	13.5876
NIFTY Large Midcap 250 TRI	7270.84(11-Apr-19)	--	--	--	--	2.0795	9.2328	16.3767	16.3539	17.8513	15.1823
S&P BSE 200 TRI	5805.65(11-Apr-19)	--	--	--	--	8.1965	11.4885	16.1885	13.9644	16.0348	10.3069
S&P BSE 250 Large & Midcap	4618.35(11-Apr-19)	--	--	--	--	6.2997	10.0685	14.8064	12.6441	14.648	8.8786
* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns											

Large Cap Fund											
Compound Annualized											
Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
Axis Bluechip Fund - Growth	28.3(11-Apr-19)	Nifty 50	4802.1568(Mar 2019)	Shreyash Devalkar	05-Jan-10	10.0311	15.2395	15.9374	14.02	--	11.8779
HDFC Top 100 Fund - Growth	497.12(11-Apr-19)	Nifty 100 TRI	16609.6979(Mar 2019)	Prashant Jain	11-Oct-96	12.5556	10.1735	17.3371	13.873	17.2986	19.9981
ICICI Prudential Bluechip Fund - Growth	42.15(11-Apr-19)	Nifty 100	21578.7367(Mar 2019)	Rajat Chandak, Anish Tawakley	23-May-08	5.9311	9.8813	15.41	14.0767	17.839	14.1225
Reliance Large Cap Fund - Growth	35.3856(11-Apr-19)	S&P BSE 100	12767.6115(Mar 2019)	Sailesh Raj Bhan	08-Aug-07	10.6751	11.7984	17.3459	16.5746	16.744	11.4243
UTI Mastershare Unit Scheme - Growth	122.2299(11-Apr-19)	S&P BSE 100	5972.6804(Mar 2019)	Swati Kulkarni	19-Sep-86	5.8686	9.5981	13.1498	13.1438	14.9539	15.5389
Nifty 100	11760(11-Apr-19)	--	--	--	--	8.6259	10.869	14.7718	11.9632	14.0887	16.3402
Nifty 100 TRI	14978.47(11-Apr-19)	--	--	--	--	10.0246	12.3286	16.3417	13.4476	15.5602	18.0813
Nifty 50	11596.7(11-Apr-19)	--	--	--	--	11.3232	12.0474	14.7678	11.3378	13.2335	13.8206
Nifty 50 TRI	16108.32(11-Apr-19)	--	--	--	--	12.7907	13.5547	16.3157	12.759	14.6028	13.7553
S&P BSE 100	11779.51(11-Apr-19)	--	--	--	--	8.8225	10.8495	14.8476	11.5847	13.9376	14.1242
* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns											

Midcap Fund											
Compound Annualized											
Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
Axis Midcap Fund - Growth	36.21(11-Apr-19)	S&P BSE MID CAP	2198.7605(Mar 2019)	Shreyash Devalkar	18-Feb-11	3.7239	13.3558	15.4358	18.3619	--	17.1076
DSP Midcap Fund - Reg - Growth	54.472(11-Apr-19)	Nifty Midcap 100 TRI	6133.7224(Mar 2019)	Vinit Sambre, Jay Kothari, Resham Jain	14-Nov-06	-4.1813	4.0376	15.3437	19.281	22.7884	14.6313
Franklin India Prima Fund - Growth	965.6682(11-Apr-19)	Nifty Midcap 150	7116.3181(Mar 2019)	R Janakiraman, Srikesh Nair, Hari Shyamsunder	01-Dec-93	-2.18	4.868	13.7617	19.0808	23.0711	19.7344
HDFC Mid-Cap Opportunities Fund-Growth	55.597(11-Apr-19)	Nifty Midcap 100 TRI	22790.7859(Mar 2019)	Chirag Setalvad	25-Jun-07	-5.0208	4.5532	15.126	18.9366	24.2297	15.6446
ICICI Prudential MidCap Fund - Growth	96.26(11-Apr-19)	Nifty Midcap 150	1689.4061(Mar 2019)	Mrinal Singh, Mittul Kalawadia	28-Oct-04	-6.1976	3.8588	14.4972	18.1278	20.455	16.9527
Kotak Emerging Equity Scheme-Reg-Growth	38.507(11-Apr-19)	Nifty Midcap 100 TRI	4090.6180(Mar 2019)	Pankaj Tibrewal	30-Mar-07	-5.9888	3.7046	14.5702	21.6331	20.7168	11.8481
L&T Midcap Fund - Reg - Growth	134.33(11-Apr-19)	Nifty Midcap 100 TRI	4389.7034(Mar 2019)	Soumendra Nath Lahiri, Vihang Naik	09-Aug-04	-7.1537	5.3383	17.1967	21.623	22.7001	19.3586
Nifty Midcap 100 TRI	23227.33(11-Apr-19)	--	--	--	--	-7.0811	2.0701	13.0798	16.623	18.7202	21.3057
Nifty Midcap 150	6448.65(11-Apr-19)	--	--	--	--	-6.1462	5.1661	15.229	17.7977	18.7492	14.2017
S&P BSE MID CAP	15382.26(11-Apr-19)	--	--	--	--	-7.4561	3.4308	12.827	15.9439	16.4179	19.3679
* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns											



Contd..... **Mutual Fund Update**

Small Cap Fund											
Compound Annualized											
Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
Axis Small Cap Fund - Reg - Growth	27.63(11-Apr-19)	Nifty Smallcap 100	294.4394(Mar 2019)	Anupam Tiwari	29-Nov-13	-1.9865	6.2826	12.5492	19.0264	--	20.8476
Franklin India Smaller Companies Fund-Growth	54.2866(11-Apr-19)	Nifty Smallcap 250	7535.7143(Mar 2019)	R Janakiraman, Srikes Nair, Hari Shyamsunder	13-Jan-06	-10.656	1.396	11.8259	19.2975	23.8762	13.6191
HDFC Small Cap Fund - Growth	44.189(11-Apr-19)	Nifty Smallcap 100 TRI	7543.5564(Mar 2019)	Chirag Setalvad	03-Apr-08	-4.3404	12.9877	19.9911	19.4702	20.7094	14.4245
Kotak Small Cap Fund - Reg - Growth	71.433(11-Apr-19)	Nifty Smallcap 50 TRI	1223.1115(Mar 2019)	Pankaj Tibrewal	24-Feb-05	-11.8198	0.0841	10.9266	17.7483	20.2153	14.9247
L&T Emerging Businesses Fund-Reg-Growth	24.621(11-Apr-19)	S&P BSE Small Cap TRI	6166.7060(Mar 2019)	Soumendra Nath Lahiri, Karan Desai	12-May-14	-12.4742	6.1566	19.9895	--	--	20.1072
Reliance Small Cap Fund - Growth	40.2967(11-Apr-19)	S&P BSE SMALL CAP	8063.2571(Mar 2019)	Samir Rachh	16-Sep-10	-11.5548	4.9678	17.4509	23.8777	--	17.6536
SBI Small Cap Fund - Growth	52.0714(11-Apr-19)	S&P BSE SMALL CAP	1891.4023(Mar 2019)	Rama Iyer Srinivasan	09-Sep-09	-10.5716	10.082	17.3242	27.0017	--	18.7708
* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns											

Multicap Fund											
Compound Annualized											
Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
HDFC Equity Fund - Growth	673.417(11-Apr-19)	Nifty 500 TRI	22502.6299(Mar 2019)	Prashant Jain	01-Jan-95	9.723	10.0888	17.6243	14.5437	18.9423	18.9235
ICICI Prudential Multicap Fund - Growth	295.03(11-Apr-19)	S&P BSE 500	3520.5953(Mar 2019)	S Naren, Atul Patel	01-Oct-94	7.1901	6.8737	15.6873	16.048	17.1703	14.7865
Kotak Standard Multicap Fund - Reg - Growth	35.144(11-Apr-19)	Nifty 200 TRI	23880.9752(Mar 2019)	Harsha Upadhyaya	11-Sep-09	6.9149	9.335	16.7926	18.275	--	14.0094
Mirae Asset India Equity Fund - Reg - Growth	50.939(11-Apr-19)	S&P BSE 200 TRI	11892.5011(Mar 2019)	Neelesh Surana, Harshad Borawake, Gaurav Misra	04-Apr-08	10.0266	12.3857	18.1795	17.8646	21.4851	15.9134
Reliance Multi Cap Fund - Growth	98.9188(11-Apr-19)	S&P BSE 500	10464.0590(Mar 2019)	Sailesh Raj Bhan	28-Mar-05	7.1194	9.956	14.2648	14.6263	21.0322	17.7215
UTI Equity Fund - Growth	143.4377(11-Apr-19)	S&P BSE 200	9369.3444(Mar 2019)	Ajay Tyagi	20-Apr-92	7.0982	11.6238	14.299	14.5983	17.7438	12.3365
Nifty 200 TRI	7516.02(11-Apr-19)	--	--	--	--	7.7955	11.3079	16.0809	13.6702	15.4039	14.1065
Nifty 500	9634.55(11-Apr-19)	--	--	--	--	4.3734	9.0142	14.4265	12.6142	14.2186	9.7749
Nifty 500 TRI	14321.82(11-Apr-19)	--	--	--	--	5.621	10.3292	15.8578	13.9312	15.531	11.5811
S&P BSE 200	4894.58(11-Apr-19)	--	--	--	--	6.8599	10.1039	14.7235	12.444	14.4231	13.6506
S&P BSE 200 TRI	5805.65(11-Apr-19)	--	--	--	--	8.1965	11.4885	16.1885	13.9644	16.0348	10.3069
S&P BSE 500	15261.38(11-Apr-19)	--	--	--	--	4.4146	9.1534	14.5422	12.5673	14.5096	14.4421
* 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	5 Years	10 Years	Since Inception
Aditya Birla Sun Life Focused Equity Fund - Growth	59.2632(11-Apr-19)	Nifty 50 TRI	4268.3690(Mar 2019)	Mahesh Patil	24-Oct-05	5.2092	7.009	13.2263	13.9346	16.8471	14.121
Axis Focused 25 Fund - Growth	27.33(11-Apr-19)	Nifty 50	7189.8257(Mar 2019)	Jinesh Gopani	29-Jun-12	2.7444	12.2768	17.2157	16.3542	--	15.9688
Franklin India Focused Equity Fund-Growth	41.1268(11-Apr-19)	Nifty 500	8207.7470(Mar 2019)	Anand Radhakrishnan, Roshi Jain, Srikes Nair	26-Jul-07	6.6907	7.8141	14.5226	18.609	20.866	12.8261
HDFC Focused 30 Fund - Growth	77.585(11-Apr-19)	Nifty 500 TRI	469.2656(Mar 2019)	Vinay Kulkarni	17-Sep-04	-3.4328	2.7134	11.7185	12.3534	16.0574	15.0955
ICICI Prudential Focused Equity Fund - Ret - Growth	30.5(11-Apr-19)	S&P BSE 500	664.1920(Mar 2019)	Mrinal Singh, Mittul Kalawadia	28-May-09	7.6977	7.3834	12.8898	11.4532	--	11.9527
Reliance Focused Equity Fund - Growth	47.407(11-Apr-19)	S&P BSE 500	4465.5401(Mar 2019)	Vinay Sharma	26-Dec-06	1.0778	6.285	15.2316	19.0744	19.8132	13.4887
SBI Focused Equity Fund - Growth	141.8933(11-Apr-19)	S&P BSE 500	4033.3879(Mar 2019)	Rama Iyer Srinivasan	17-Sep-04	4.4562	13.9515	15.7213	18.8093	24.284	19.9637
Nifty 50	11596.7(11-Apr-19)	--	--	--	--	11.3232	12.0474	14.7678	11.3378	13.2335	13.8206
Nifty 50 TRI	16108.32(11-Apr-19)	--	--	--	--	12.7907	13.5547	16.3157	12.759	14.6028	13.7553
Nifty 500	9634.55(11-Apr-19)	--	--	--	--	4.3734	9.0142	14.4265	12.6142	14.2186	9.7749
Nifty 500 TRI	14321.82(11-Apr-19)	--	--	--	--	5.621	10.3292	15.8578	13.9312	15.531	11.5811
S&P BSE 500	15261.38(11-Apr-19)	--	--	--	--	4.4146	9.1534	14.5422	12.5673	14.5096	14.4421
* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns											

Hybrid Equity Fund											
Compound Annualized											
Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
DSP Equity & Bond Fund - Growth	150.801(11-Apr-19)	CRISIL Hybrid 35+65 - Aggressive Index	6424.0621(Mar 2019)	Vikram Chopra, Atul Bhole	27-May-99	2.9077	6.2597	12.5419	14.8664	14.7712	14.618
HDFC Hybrid Equity Fund - Growth	53.968(11-Apr-19)	NIFTY 50 Hybrid Composite Debt 65:35 Index	22761.2013(Mar 2019)	Chirag Setalvad, Amar Kalkundrikar	06-Apr-05	0.4317	3.2255	12.3003	11.4143	15.288	12.7752
ICICI Prudential Equity & Debt Fund - Growth	134.35(11-Apr-19)	CRISIL Hybrid 35+65 - Aggressive Index	26563.9057(Mar 2019)	S Naren, Manish Banthia, Atul Patel	03-Nov-99	5.6626	8.0016	14.5682	15.0828	17.0772	14.2902
Reliance Equity Hybrid Fund - Growth	54.9124(11-Apr-19)	CRISIL Hybrid 35+65 - Aggressive Index	12812.7074(Mar 2019)	Amit Tripathi, Sanjay Parekh	08-Jun-05	0.4333	6.838	11.7757	13.9619	16.7178	13.0859
SBI Equity Hybrid Fund - Growth	133.6666(11-Apr-19)	CRISIL Hybrid 35+65 - Aggressive Index	29672.1932(Mar 2019)	Rama Iyer Srinivasan, Dinesh Ahuja	09-Oct-95	6.1606	10.0394	12.0532	14.7744	15.7511	15.6596
UTI Hybrid Equity Fund - Growth	169.9283(11-Apr-19)	CRISIL Hybrid 25+75-Aggressive Index*	5948.8253(Mar 2019)	V Srivatsa, Sunil Patil	20-Jan-95	0.5926	5.4521	11.4262	11.3028	13.5791	15.1719
CRISIL Hybrid 35+65 - Aggressive Index	--	--	--	--	--	7.9584	9.7034	13.1875	12.4863	13.351	14.0615
CRISIL Short Term Bond Fund Index	--	--	--	--	--	7.4718	6.8856	7.4838	8.3048	7.7754	7.2438
NIFTY 50 Hybrid Composite Debt 65:35 Index	9868.29(11-Apr-19)	--	--	--	--	10.7974	11.0049	13.1837	11.5669	12.4455	13.8799
S&P BSE 200 TRI	5805.65(11-Apr-19)	--	--	--	--	8.1965	11.4885	16.1885	13.9644	16.0348	10.3069
* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns											

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



FIXED DEPOSIT UPDATE

MFG & FINANCE COMPANIES FD'S SCHEMES with effect from April 18, 2019

Sr. No.	Name of the Company	Min Amt.	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)						
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	HDFC Ltd		0.25		12-23	24-84					
	For Individual Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.60 7.65 7.72 -	7.60 7.65 7.72 7.87					Monthly Qtrly Half yearly Ann Cum
4	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)	7.65 7.70 7.78 -	7.75 7.80 7.88 8.03	7.70 7.75 7.83 7.98	7.80 7.85 7.93 8.08			Monthly Qtrly Half yearly Ann Cum
5	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
6	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	8.19 8.25 8.33 8.50	8.65 8.71 8.81 9.00	8.65 8.71 8.81 9.00	8.88 8.95 9.05 9.25	8.88 8.95 9.05 9.25	Monthly Qtrly Half yearly Yearly Cum/Yield
7	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	8.42 8.48 8.57 8.75	8.88 8.95 9.05 9.25	8.88 8.95 9.05 9.25	9.11 9.18 9.28 9.50	9.11 9.18 9.28 9.50	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. 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 may get change w.e.f. 1st May 2019, therefore kindly confirm before investing or else we are not responsible for any changes.

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Owner, Publisher & Printer Gagan Gupta Printed at Dimpi Printers, Azad Road, Gundavali, Behind Ganesh-Motor Training School, Andheri (E), Mumbai-400 069. & Published at Office no 22, 1st Floor, R. N. A. Arcade, Lokhandwala Complex, Andheri (W), Mumbai 400 053.

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To _____
