

# GUPTA PUBLICATION

Volume - VI Issue - 11

“Quality Investment under one roof”

November - 2019

## PLANNING FOR YOUR GOLDEN YEARS WHY START EARLY

To have a sufficient retirement corpus, systematic planning early in life is a prerequisite. The dual impact of systematic planning and the power of compounding can do wonders to your retirement kitty. Take for instance, if you were to start saving Rs 5,000 each month from age 30 till you retire at age 60 into an instrument earning 10 per cent p.a.; you would have a corpus of Rs 1.14 crore after 30 years. However, if you were to start ten years later and contribute twice the sum, i.e., Rs 10,000 for 20 years earning 10 per cent p.a.; it will add up to Rs 76.56 lakh, a shortfall or opportunity loss of Rs 37.40 lakh. Here is an example to explain the cost of delay.

	STARTING EARLY	PROCRASTINATING
Savings for 30 years	Invest Rs 3,000 annually for the First 15 years and make no further contribution	Do not invest for the first 15 years and then invest Rs 3,000 annually for the next 15 years
Total amount saved (RS)	45,000	45,000
Value at the end of 30 years (RS)	2,79,000	88,000

This example assumes annual contributions of RS 3,000 at an annual 8% rate of return.

The above table highlights the cost of delay. Though in both cases, the total amount invested is the same (Rs.45,000), the difference in the final amount is huge. This is due to the starting point being 15 years apart. A delayed start has thus brought a setback of Rs.1.91 lakh (2.79 – 0.88) to the final amount. The difference could have been greater, had the rate of return been higher.



### SAVE AND INVEST REGULARLY

Starting early is a brilliant idea, The best way to accumulate a retirement corpus is saving money regularly and investing in instruments that help

it grow. Start by investing a small amount every month, and increase it gradually.



### THE POWER OF COMPOUNDING

When a compound rate is applicable, you earn interest on the principal as well as the accumulated interest amount over a 20-30 year time frame.



### DIVERSIFIED PORTFOLIO

An ideal retirement portfolio should be well diversified, with investments in equity and debt to suit your risk appetite over the long term. Maintain an asset allocation to stocks and bonds as per your comfort as you age.



### INFLATION IMPACT ON COST

An expense of Rs 25,000 today may sound affordable. However, 20 years down the line when you retire, this expense will cost you about Rs 66,000. Thus inflation eats into the value of your money and needs to be accounted for. The table below represents the impact of inflation @5% p.a. on current expenses after 5, 10, 15, 20 years.

TODAY'S EXPENSES	AFTER 5 YEARS	AFTER 10 YEARS	AFTER 15 YEARS	AFTER 20 YEARS
10,000	12,763	16,289	20,789	26,533
25,000	31,907	40,722	51,973	66,332
50,000	63,814	81,445	103,946	132,665
75,000	95,721	122,167	155,920	198,997

Inflation is one big factor that can derail even the best retirement plan, Make sure you take into account a not so conservative inflation figure when working on your retirement plan. Otherwise one may run out of savings, or, maybe forced to adapt a very conservative lifestyle.

#### Inside

Pg.

• Planning for your golden years	1
• Fixed Deposit Update / Gupta Publication / Quality	2
• HDFC Life Click2Protect 3D Plus / LIC Jeevan Umang	3

#### Inside

Pg.

• Mutual Fund Update	4
• Contd.... Mutual Fund Update	5
• Religare Health Insurance	6



# FIXED DEPOSIT UPDATE

**MFG & FINANCE COMPANIES FD'S SCHEMES with effect from October 16, 2019**

Sr. No.	Name of the Company	Min Amt.	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)						
					12-23	24-35	36-60				
<b>1.</b>	<b>Bajaj Finance Limited</b>		0.35		12-23	24-35	36-60				
	Existing Customers 0.25%	25,000		FAAA (CRISIL) MAAA (ICRA)	7.72 7.77 7.85 8.00	7.77 7.82 7.89 8.05	8.05 8.10 8.18 8.35				Monthly Qtrly Half Yearly Ann
<b>2.</b>	<b>HDFC Ltd</b>		0.25		12-23	24-84					
	For Individual Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.35 7.40 7.47 - 7.62	7.35 7.40 7.47 7.62 7.62					Monthly Qtrly Half yearly Ann Cum
<b>3.</b>	<b>HDFC Premium Deposits</b>		0.25		15	22 /44	30	33/ 66			
	Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.40 7.45 7.52 - 7.67	7.50 7.55 7.62 7.77 7.77	7.45 7.50 7.57 7.72 7.72	7.55 7.60 7.67 7.82 7.82			Monthly Qtrly Half yearly Ann Cum
<b>4.</b>	<b>Mahindra Finance</b>		0.25		12	18	24	36	48	60	
		50,000 25,000 10,000		FAAA (CRISIL)	7.55 7.60 7.75	7.55 7.60 7.75	7.90 7.95 8.10	8.25 8.65 8.45	8.25 8.65 8.45	8.25 8.65 8.45	Qtrly Half yearly Yearly
<b>5.</b>	<b>Shriram Transport Finance Co Ltd</b>				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
<b>6.</b>	<b>Shriram Transport Finance Co Ltd</b>				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
<b>7.</b>	<b>LIC Housing Finance Ltd</b>		0.25	FAAA (CRISIL)	12	18	24	36	60		
		10000		(CRISIL)	7.50 7.85 7.85	7.50 7.85 7.85	7.55 7.90 7.90	7.60 7.95 7.95	7.60 7.95 7.95		Monthly Yearly Cum/Yield
<b>8.</b>	<b>ICICI Home Finance</b>		0.25	FAAA (CRISIL) AAA CARE MAAA ICRA	12	15	20	30 - 40	60 - 90	105 - 120	
		40000 20000 10000		(CRISIL) AAA CARE MAAA ICRA	7.70 7.75 8.00	7.90 7.95 8.20	7.95 8.00 8.25	8.05 8.10 8.35	8.10 8.15 8.40	8.15 8.20 8.45	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.

## Gupta Publication

Is the most preferred investments advisory publication amongst the retail investors and is sent to more than 10000 Investor families every month. Services rendered by **GUPTA INVESTMENTS** which has been acclaimed by various investors as a milestone achievement.

**'GUPTA INVESTMENTS'** Your personal Investments & Insurance Advisor. It was formally established in the year 1997. It has a team of highly experienced, providing quality services to its esteemed clients. We value relationship, being the most important tool for the business in years to come.

## Quality

Quality Investments has been the objective of **GUPTA INVESTMENTS**. Our belief in Quality, accompanied by advisory experience and knowledge of the retail investors, as well as the unique needs has made **GUPTA INVESTMENTS** Mumbai's largest retail Investment advisory house. Our easy Straightforward approach to investments, unbiased opinion on products, personalised attention, along with diligent post investment services has earned us the respect of over 10000 families in the country, who invests regularly through us. Our Advisory Services are based on understanding of the Financial Market. We thoroughly take efforts in understanding our Investors profile, their investment needs & objectives.





# HDFC Life Click2Protect 3D Plus

Protect your family from a life of compromises  
with **HDFC Life Click2Protect 3D Plus**  
A non-linked non-participating term insurance plan.



**HDFC Life Click 2 Protect 3D Plus** is an online term insurance plan that offers comprehensive security at an affordable price. 3D stands for the three uncertainties that we face at some point in time, i.e. Death, Disability and Disease. With this online term policy, ensure that your family is safeguarded financially if an unexpected eventuality occurs. HDFC Life Click 2 Protect 3D Plus offers a wide range of 9 plan options to help one choose as per their need.

### Why you need this Plan ?

- ★ Provide financial security at an affordable price
- ★ Ensure your family has comprehensive security always
- ★ Maintain the family's standard of living even in one's absence
- ★ Cover against the 3 uncertainties - death, disease and disability

### Features

- ★ Provide financial protection to you and your family at an affordable cost
- ★ Customize your online term plan with a choice of 9 plan options
- ★ All future premiums are waived on Accidental Total Permanent Disability (available under all options) and on diagnosis of Critical Illness (available under 3D Life & 3D Life Long Protection options)
- ★ Protect yourself for whole of life with Life Long Protection & 3D Life Long Protection options
- ★ Flexibility to choose your policy and premium payment terms
- ★ Life Stage Protection feature offers to increase insurance cover on certain key milestones without medicals
- ★ Flexibility to increase your cover every year through top-up option
- ★ Special premium rates for female lives
- ★ Attractive premium rates for non-tobacco users
- ★ Tax benefits\* as per prevailing tax laws

\*Tax benefits are subject to change from time to time



**LIC**

*The 100-year plan!*

LIC's

**JEEVAN UMANG**

LINE: 512N312V01 PLAN NO: 845

**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.

#### FEATURES:

1. Age Eligibility: For a child of 90 days to 55 years
2. Minimum Basic Sum Assured: Rs. 2,00,000/=
3. Maximum Basic Sum Assured: No limit
4. Premium Paying Term: 15, 20, 25 and 30 years
5. Policy Term: (100 minus age at entry) years

#### OPTIONAL RIDERS:

1. LICs Accidental Death and Disability Benefit Rider
2. LICs Accidental Benefit Rider
3. LICs New Term Assurance Rider
4. LICs New Critical illness Benefit Rider

#### SPECIAL FEATURES:

1. Life long risk cover till Age 100
2. Bonus throughout the term
3. Final additional bonus(if any)
4. Loan facility

Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference



# 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	5 Years	10 Years	Since Inception
Axis Bluechip Fund - Growth	30.91(15-Oct-19)	Nifty 50 TRI	8049.9338(Sep 2019)	Shreyash Devalkar	05-Jan-10	21.1207	12.179	15.0312	11.871	--	12.2298
HDFC Top 100 Fund - Growth	470.645(15-Oct-19)	Nifty 100 TRI	17613.6508(Sep 2019)	Prashant Jain	11-Oct-96	5.9451	3.6564	8.4834	7.9279	10.2605	19.2286
ICICI Prudential Bluechip Fund - Growth	42.12(15-Oct-19)	Nifty 100 TRI	23018.6412(Sep 2019)	Rajat Chandak, Anish Tawakley	23-May-08	7.7789	4.1157	9.6748	9.6089	12.3984	13.4401
Mirae Asset Large Cap Fund - Reg - Growth	50.113(14-Oct-19)	Nifty 100 TRI	14917.1549(Sep 2019)	Neelesh Surana, Harshad Borawake, Gaurav Misra	04-Apr-08	8.599	4.3597	10.7109	11.7354	14.319	14.9962
SBI Bluechip Fund - Growth	39.5884(15-Oct-19)	S&P BSE 100 TRI	22742.5027(Sep 2019)	Sohini Andani	14-Feb-06	12.0726	3.3198	6.89	10.2972	11.1076	10.5862
Nifty 100 TRI	14824.81(15-Oct-19)	--	--	--	--	9.1433	5.7633	10.7341	9.5339	10.1264	17.4122
Nifty 50 TRI	16007.83(15-Oct-19)	--	--	--	--	10.1241	7.1118	11.4484	9.1192	9.7078	13.3511
S&P BSE 100 TRI	13760.7493(15-Oct-19)	--	--	--	--	8.4497	5.393	10.4776	9.1381	9.6668	11.8236

\* Less than 1 year Compound Annualized 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
DSP Equity Fund - Reg - Growth	40.689(15-Oct-19)	Nifty 500 TRI	2786.0232(Sep 2019)	Atul Bhole	07-Jun-07	17.2594	5.2328	9.2418	10.4598	11.4457	12.0193
HDFC Equity Fund - Growth	629.276(15-Oct-19)	Nifty 500 TRI	22490.7627(Sep 2019)	Prashant Jain	01-Jan-95	5.25	2.9938	7.6712	7.4648	11.0364	18.1751
ICICI Prudential Multicap Fund - Growth	281.18(15-Oct-19)	S&P BSE 500 TRI	4253.0190(Sep 2019)	S Naren, Atul Patel	01-Oct-94	2.3068	3.2657	6.0415	9.3823	11.3699	14.2438
Kotak Standard Multicap Fund-Reg-Growth	35.13(15-Oct-19)	Nifty 200 TRI	26991.2176(Sep 2019)	Harsha Upadhyaya	11-Sep-09	11.0935	4.298	9.4408	12.2643	12.8213	13.2491
SBI Magnum Multi Cap Fund - Growth	49.3201(15-Oct-19)	S&P BSE 500 TRI	8073.1964(Sep 2019)	Anup Upadhyay	29-Sep-05	12.2986	3.122	8.9585	12.2883	11.2654	12.0259
Nifty 200 TRI	7337.06(15-Oct-19)	--	--	--	--	7.3106	4.1501	9.6514	9.2854	9.6455	13.446
Nifty 500	9253.85(15-Oct-19)	--	--	--	--	5.0142	1.4857	7.5371	7.8482	8.3046	9.3856
Nifty 500 TRI	13866.69(15-Oct-19)	--	--	--	--	6.2889	2.7263	8.8749	9.115	9.5481	11.184
S&P BSE 500 TRI	17524.191(15-Oct-19)	--	--	--	--	6.3558	2.8597	8.9509	9.202	9.698	11.7832

\* Less than 1 year Compound Annualized 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	37.92(15-Oct-19)	S&P BSE Mid Cap TRI	3199.7288(Sep 2019)	Shreyash Devalkar	18-Feb-11	14.3546	9.092	11.5377	11.6228	--	16.6385
DSP Midcap Fund - Reg - Growth	53.249(15-Oct-19)	Nifty Midcap 100 TRI	6347.9967(Sep 2019)	Vinit Sambre, Jay Kothari, Resham Jain	14-Nov-06	8.3243	-1.4065	5.5381	11.8345	14.8183	13.8125
Franklin India Prima Fund - Growth	914.1038(15-Oct-19)	Nifty Midcap 150	7187.9999(Sep 2019)	R Janakiraman, Srieksh Nair, Hari Shyamsunder	01-Dec-93	3.7908	-1.3951	4.4549	10.9287	14.9381	19.0557
ICICI Prudential MidCap Fund - Growth	89.32(15-Oct-19)	Nifty Midcap 150 TRI	1767.4168(Sep 2019)	Mrinal Singh, Mittul Kalawadia	28-Oct-04	-0.8767	-4.1448	4.0772	8.2555	12.5197	15.7478
Kotak Emerging Equity Scheme-Reg-Growth	37.292(15-Oct-19)	Nifty Midcap 100 TRI	4959.9495(Sep 2019)	Pankaj Tibrewal	30-Mar-07	6.8141	-1.5117	5.0827	12.1388	14.0478	11.0541
Nifty Midcap 100 TRI	20218.31(15-Oct-19)	--	--	--	--	-6.6012	-7.8663	0.5444	7.9103	9.6387	19.6012
Nifty Midcap 150	5803.55(15-Oct-19)	--	--	--	--	-2.7774	-5.4954	3.396	9.2488	10.1048	12.8483
Nifty Midcap 150 TRI	7048.41(15-Oct-19)	--	--	--	--	-1.8803	-4.6908	4.3022	10.3139	11.5121	14.3658
S&P BSE Mid Cap TRI	16651.6453(15-Oct-19)	--	--	--	--	-2.054	-5.9046	2.3616	9.2212	9.2716	13.7674

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

## 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	30.28(15-Oct-19)	Nifty Smallcap 100 TRI	1037.2519(Sep 2019)	Anupam Tiwari	29-Nov-13	20.9265	6.7628	9.9262	12.3171	--	20.736
HDFC Small Cap Fund - Growth	37.625(15-Oct-19)	Nifty Smallcap 100 TRI	8844.5411(Sep 2019)	Chirag Setalvad	03-Apr-08	-8.7945	-3.0571	6.4086	10.4712	11.9352	12.168
Kotak Small Cap Fund - Reg - Growth	68.576(15-Oct-19)	Nifty Smallcap 50 TRI	1256.7806(Sep 2019)	Pankaj Tibrewal	24-Feb-05	2.3874	-4.9301	2.0043	9.4439	12.7656	14.0486
Nippon India Small Cap Fund - Growth	36.3706(15-Oct-19)	S&P BSE Small Cap TRI	8114.3327(Sep 2019)	Samir Rachh	16-Sep-10	-7.4937	-5.9259	5.382	10.5627	--	15.2718
SBI Small Cap Fund - Growth	51.0604(15-Oct-19)	S&P BSE Small Cap TRI	2703.6624(Sep 2019)	Rama Iyer Srinivasan	09-Sep-09	4.273	-0.4165	9.9972	16.8698	17.2715	17.5111
Nifty Smallcap 100 TRI	6631.65(15-Oct-19)	--	--	--	--	-10.6065	-17.0438	-3.9706	2.8751	6.2965	12.7224
Nifty Smallcap 250	4504.8(15-Oct-19)	--	--	--	--	-11.7272	-16.1555	-3.8447	2.7817	6.3592	10.9002
Nifty Smallcap 50 TRI	3090.76(15-Oct-19)	--	--	--	--	-10.7259	-21.9155	-8.1568	-0.2093	2.3444	8.0653
S&P BSE Small Cap TRI	15142.6994(15-Oct-19)	--	--	--	--	-10.0851	-12.5039	-0.2028	4.6372	6.5386	8.0752

\* 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



Use Debt Funds for Regular Cash Flows



Contd.....

**Mutual Fund Update**

## Equity Linked Saving Schemes (ELSS-u/s 80CCC) 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 Long Term Equity Fund - Growth	47.3979(16-Oct-19)	S&P BSE 200 TRI	20425.3073(Sep 2019)	Jinesh Gopani	29-Dec-09	16.6138	9.0036	13.0356	13.6469	--	17.2022
DSP Tax Saver Fund - Growth	49.202(16-Oct-19)	Nifty 500 TRI	5840.8968(Sep 2019)	Rohit Singhania	18-Jan-07	14.224	3.3601	8.6904	12.061	12.9694	13.3105
Franklin India Taxshield - Growth	553.0212(16-Oct-19)	Nifty 500	3984.6156(Sep 2019)	R Janakiraman, Lakshmikanth Reddy	10-Apr-99	4.5016	1.3557	5.9252	9.2547	12.5219	21.5854
ICICI Prudential Long Term Equity Fund (Tax Saving) - Reg - Growth	362.96(16-Oct-19)	Nifty 500 TRI	6160.9965(Sep 2019)	S Naren, Harish Bihani	19-Aug-99	3.5667	4.7118	6.1472	8.3186	12.7218	19.4884
Mirae Asset Tax Saver Fund - Reg - Growth	17.462(15-Oct-19)	Nifty 200 TRI	2465.4559(Sep 2019)	Neelesh Surana	28-Dec-15	8.564	4.8695	12.8313	--	--	15.7992
Nifty 200 TRI	7361.1(16-Oct-19)	--	--	--	--	6.7338	4.3149	10.0775	9.7389	9.6024	13.4671
Nifty 500	9281.85(16-Oct-19)	--	--	--	--	4.3632	1.6371	7.9279	8.3118	8.261	9.3979
Nifty 500 TRI	13908.64(16-Oct-19)	--	--	--	--	5.6302	2.8778	9.2727	9.5787	9.5005	11.1962
S&P BSE 200 TRI	5712.7342(16-Oct-19)	--	--	--	--	7.3122	4.6996	10.2604	10.0307	9.8306	12.0232

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

## Arbitrage Fund Compound Annualized

Scheme Name	NAV	Benchmark Index	Corpus (In crs.)	Fund Manager	Launch Date	1 Month	2 Months	3 Months	6 Months	9 Months	1 Year
Axis Arbitrage Fund - Reg - Growth	13.8436(16-Oct-19)	Nifty 50 Arbitrage Index	2419.2902(Sep 2019)	Devang Shah, Viresh Joshi	14-Aug-14	0.5199	1.0312	1.4964	3.2873	4.8011	6.3199
DSP Arbitrage Fund - Reg - Growth	11.117(16-Oct-19)	Nifty 50 Arbitrage Index	697.3676(Sep 2019)	M Suryanarayanan, Rahul Vekaria	25-Jan-18	0.5063	0.8894	1.4695	3.5199	5.2148	6.6584
IDFC Arbitrage Fund - Reg - Growth	24.1349(16-Oct-19)	Nifty 50 Arbitrage Index	10163.4191(Sep 2019)	Yogik Pitti, Harshal Joshi, Arpit Kapoor	21-Dec-06	0.4691	0.8761	1.4267	3.3836	5.0499	6.5046
Kotak Equity Arbitrage Fund - Reg - Growth	27.3406(16-Oct-19)	Nifty 50 Arbitrage Index	15972.4416(Sep 2019)	Hiten Shah, Rukun Tarachandani	29-Sep-05	0.484	0.8994	1.4693	3.3491	4.9531	6.3427
Nippon India Arbitrage Fund - Growth	19.6301(16-Oct-19)	Nifty 50 Arbitrage Index	9441.4452(Sep 2019)	Anand Devendra Gupta	14-Oct-10	0.5048	0.9187	1.4538	3.4923	5.0547	6.4822
Nifty 50	11464(16-Oct-19)	--	--	--	--	4.185	3.7673	-1.7029	-2.7415	5.268	8.3068
Nifty 50 Arbitrage Index	1863.23(15-Oct-19)	--	--	--	--	0.5088	1.0418	1.5704	3.6647	5.4768	6.7412

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

## Dynamic Asset Allocation (Fund of 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
Franklin India Dynamic PE Ratio FoF-Growth	84.8117(18-Oct-19)	CRISIL Hybrid 35+65 - Aggressive Index*	1005.8382(Sep 2019)	Paul Parampreet	31-Oct-03	7.3966	5.4953	7.5089	8.4461	9.1512	14.3189
HDFC Dynamic PE Ratio Fund of Funds-Growth	18.6189(18-Oct-19)	NIFTY 50 Hybrid Composite Debt 65:35 Index	21.7748(Sep 2019)	Anil Bamboli, Miten Lathia	06-Feb-12	7.4059	3.2051	6.1759	8.3337	--	8.4059
ICICI Prudential Asset Allocator Fund - Growth	57.381(18-Oct-19)	CRISIL Hybrid 50+50 - Moderate Index*	3658.8536(Sep 2019)	S Naren, Manish Banthia, Dharmesh Kakkad	18-Dec-03	9.3734	7.9542	9.9623	10.2782	10.1971	11.6582
CRISIL Short Term Bond Fund Index	--	--	--	--	--	10.8179	7.6281	7.518	8.3417	8.1052	7.3449
NIFTY 50 Hybrid Composite Debt 65:35 Index	10219.47(18-Oct-19)	--	--	--	--	13.5247	8.1745	10.3426	9.6571	9.5525	13.6748
Prices of Gold	38241(18-Oct-19)	--	--	--	--	20.4943	13.6418	8.614	6.9971	9.2449	13.1938
S&P BSE 200 TRI	5833.7532(18-Oct-19)	--	--	--	--	11.2407	5.8299	10.3738	10.3798	10.0426	12.1957

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

## Banking & PSU 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 Banking & PSU Debt Fund - Growth	1842.7062(16-Oct-19)	Nifty Banking & PSU Debt Index*	8803.1629(Sep 2019)	Aditya Pagaria	08-Jun-12	12.0087	8.7563	8.4003	8.4568	--	8.6608
Franklin India Banking & PSU Debt Fund - Growth	15.6801(16-Oct-19)	CRISIL Composite Bond Fund Index	439.4661(Sep 2019)	Sachin Padwal-Desai, Umesh Sharma, Srikanth Nair	25-Apr-14	12.3538	8.2987	7.8986	8.3175	--	8.5553
IDFC Banking & PSU Debt Fund - Reg - Growth	17.0075(16-Oct-19)	CRISIL Short Term Bond Fund Index	9714.7041(Sep 2019)	Anurag Mittal	07-Mar-13	12.9474	8.5485	7.8854	8.1214	--	8.361
Kotak Banking and PSU Debt Fund - Reg - Growth	44.7979(16-Oct-19)	CRISIL Banking and PSU Debt Index*	2793.6187(Sep 2019)	Deepak Agrawal	29-Dec-98	11.7325	7.9331	7.7962	8.4191	7.9214	7.4717
SBI Banking and PSU Fund - Growth	2192.3367(16-Oct-19)	Nifty Banking & PSU Debt Index*	2702.5972(Sep 2019)	Rajiv Radhakrishnan	09-Oct-09	10.2208	8.1595	7.7205	8.1437	8.1506	8.1451
CRISIL Composite Bond Fund Index	--	--	--	--	--	13.2641	7.07	7.1737	9.0178	8.1956	7.1893
CRISIL Short Term Bond Fund Index	--	--	--	--	--	10.689	7.5872	7.5012	8.3315	8.0979	7.3414

\* 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.**



Email Your Queries / Feedback at : [gagan@guptainvestments.com](mailto:gagan@guptainvestments.com)



# 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.

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

**RELIGARE** Health Insurance

Disclaimer : Insurance is the subject matter of solicitation.

## Administrative Support

Name	Mobile No.	Email Id
Mr. Gagan Gupta	9820237699	gagan@guptainvestments.com
Mr. Pravin Jadhav	9321927290	insurance@guptainvestments.com
Mr. Sanjay Patil	9323835901	service@guptainvestments.com
Mr. Sachin Kolambekar	9619495007	mutualfundsupport@guptainvestments.com
Mr. Sachin Karshingkar	9323835900	officedesk@guptainvestments.com
Mr. Narendra Pandit	9321927291	mutualfund@guptainvestments.com
Mr. Rajesh Ghadi	9619495005	insurancesupport@guptainvestments.com
Mr. Santosh Suryavanshi	9619495003	officedesksupport@guptainvestments.com
Mr. Pradip Sonawane	9619418112	adminsupport@guptainvestments.com
Mr. Narendra Chaughule	9773605032	insurancedesk@guptainvestments.com

**Editor Gagan Gupta, Owner, Publisher & Printer** Gagan Gupta **Printed at** Gogri Offset Printers, 11, Rajmahal Shopping Center, Andheri Kurla Road, Opp Telly Gully, Andheri (East). Mumbai - 400069, & **Published at** Office No.22, 1st Floor, R.N.A. Arcade, Lokhandwala Complex, Andheri (W), Mumbai 400 053.

**Disclaimer:** All possible efforts have been made to present factually correct data. However, the publication is not responsible, if despite this, errors may have crept inadvertently or through oversight. This Newspaper has been prepared by Gupta Publication and is meant for use by the recipient and not for circulation. It should not be considered to be taken as and an offer to sell, or a solicitation to buy any security. All investments are subject to the financial and other details provided by the company or Government Body or Post Office or AMC etc, to be fully understood and read by the investor before investing and we as a publisher shall not be held responsible in any manner whatsoever.

To \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



**GUPTA INVESTMENTS**™  
Your Personal Investments & Insurance Advisor

☎ 91-22-2633 8819 / 2635 0236  
 ☎ 91-22-2639 5714  
 (M) 98202 37690

Office No. 22, R.N.A Shopping Arcade,  
1st Floor, Lokhandwala Complex,  
Andheri (W), Mumbai - 400 053.

*“Quality Investment under one roof”*

E-mail : [gagan@guptainvestments.com](mailto:gagan@guptainvestments.com)  
 Website : [www.guptainvestments.com](http://www.guptainvestments.com)