

GUPTA PUBLICATION

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“Quality Investment under one roof”

October - 2019

HAPPY

May Goddess Laxmi Showers on you Dhan, Sampatti and Samriddhi That lasts forever!

DIWALI



FINANCIAL PLANNING & TAX PLANNING



FINANCIAL PLANNING: FIVE STEPS TOWARDS FINANCIAL FREEDOM

Financial freedom means different things to different people. It is all about having the freedom to make choices, not based on what your bank balance dictates but based on what your heart desires. Financial freedom is something that will not happen overnight; rather it is a journey. Each day, through the choices you make, either you move closer or farther from your financial freedom. Here are five steps which you can start implementing now, so that you can achieve financial freedom in the near future.

Talk to your partner

Most couples never discuss their financial goals. If you are married or in a relationship, talk to your spouse about what you want to accomplish. Have a brief conversation about your financial goal and what kind of lifestyle you want, etc. Discuss and take important actions such as paying debt, gaining control over spending, saving for children education, retirement, tax planning, early retirement, and the like.

Make a budget and adhere

Budgeting is a basic tool but often overlooked by many. If you keep on spending more than what you earn, definitely you are not moving towards financial freedom. A budget lays out all your expenses and outlines how much you can afford to allocate for each expense. If you are spending more than what you have or earn, a budget will spot this so that you will know where you should cut back.

Pay back your debts

Paying off debt should be one of your priorities. Having debt just weighs you down and prevents you from achieving financial freedom. There are multiple techniques to pay off your debt ranging from snowball method to avalanche method. Choose the best which works for your current financial situation. Also look for ways and means to decrease your expenses and redirect those savings towards paying back your debt. Expediting your debt re-payment is another way to increase your income.

Create an emergency fund

Emergencies such as illness, job loss, expensive home or car repairs can happen anytime and when that time comes, you want to make sure you have enough liquid cash to navigate through it. If you do not have any emergency fund, chances are high that you will turn to credit. This could spiral into financial difficulties down the road.

Adequate insurance coverage

Having an adequate insurance coverage is very important as the future is always unpredictable. Accidents happen, work injuries occur, and natural disasters can easily cause thousands of rupees of damage to your home. To prevent any of these circumstances, ensure that you have enough insurance for your home and the lifestyle you lead.

Financial freedom does not necessarily mean retirement. It is being able to work at your pace, doing things that you enjoy and living where you and your family are happiest. One can achieve the same by following the above steps.

BENEFITS OF STARTING YOUR TAX PLANNING EARLY IN THE YEAR

Most individuals begin tax planning when the due date for filing income tax return is around the corner. However, it is prudent to start your tax planning earlier as it gives you more time to make a good estimate of your income and gains.

One easy way to calculate your tax liability is to print the previous year's return and write your estimate of current year's numbers. This can be a ballpark estimate, and once you write the new number, you can use them to estimate your taxable income and then determine what tax bracket your income falls into.

Plan your investments

To reduce your tax liability, you can take advantage of various tax deductions and exemptions. For instance, if your taxable income is expected to be 8 lakh at the end of the financial year, then you can start investing in tax-saving investments. From a tax planning standpoint, there are several tax-saving options offering deductions under Section 80C, Section 80D, etc. Additionally, expenses such as interest paid on home loan, repayment of principal amount of a home loan, tuition fees of children can be claimed as deduction from gross taxable income thereby reducing your tax liability. You can take advantages of Section 80C by investing in ELSS, PPF, NSC etc. However, the most efficient way to take advantage of this section is to invest in term insurance and Unit-linked insurance plans (ULIPs). They offer tax benefits under Section 80C for premiums paid in the given financial year. But, most importantly, the returns and the maturity benefits that you receive are completely tax-free under section 10 (10D) of I-T Act. Remember that early planning of investments will give you more time to select the most efficient option which can give you higher returns, more liquidity, and most importantly, will help you to accomplish your goals in a better way. For a smooth tax filing process, all your tax-related documents ought to be kept securely. If you are spending on things for which you can claim deductions such as medical bills and travel bills, keep receipts of all such transactions handy. This won't just accelerate your filing process, yet additionally, diminish the odds of missed details and errors.

Sd/-
Gagan Gupta

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FIXED DEPOSIT UPDATE

MFG & FINANCE COMPANIES FD'S SCHEMES with effect from September 14, 2019

Sr. No.	Name of the Company	Min Amt.	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)						
1.	Bajaj Finance Limited		00.35		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
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)	7.35 7.40 7.47 - 7.62	7.35 7.40 7.47 7.62 7.62					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)	7.40 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
5.	Mahindra Finance		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
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 8.25	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
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 8.50	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
8.	LIC Housing Finance Ltd		0.25		12	18	24	36	60		
		10000		FAAA (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
9.	ICICI Home Finance		0.25		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.





Sar Utha Ke Jiyo !

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.



Sar utha ke jiyo!

HDFC Life Click 2 Protect 3D Plus is a 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
LIN: 512N012V01 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	29.14(13-Sep-19)	Nifty 50 TRI	7005.1020(Aug 2019)	Shreyash Devalkar	05-Jan-10	5.2222	9.1928	12.3716	9.8239	--	11.6656
HDFC Top 100 Fund - Growth	471.695(13-Sep-19)	Nifty 100 TRI	16842.3781(Aug 2019)	Prashant Jain	11-Oct-96	-0.9833	3.6856	8.862	7.0372	11.3332	19.3204
ICICI Prudential Bluechip Fund - Growth	40.82(13-Sep-19)	Nifty 100 TRI	21672.6389(Aug 2019)	Rajat Chandak, Anish Tawakley	23-May-08	-3.3069	3.197	8.2092	8.2582	12.7593	13.2368
Mirae Asset Large Cap Fund - Reg - Growth	49.559(13-Sep-19)	Nifty 100 TRI	13946.1853(Aug 2019)	Neelesh Surana, Harshad Borawake, Gaurav Misra	04-Apr-08	0.0705	4.1297	10.6182	10.7985	15.2194	15.004
SBI Magnum Equity ESG Fund - Growth	102.9372(13-Sep-19)	NIFTY100 ESG TRI	2350.7646(Aug 2019)	Ruchit Mehta	01-Jan-91	1.7107	5.1561	7.0952	8.4981	11.3495	14.1205
Nifty 100 TRI	14389.02(13-Sep-19)	--	--	--	--	-2.4443	4.8341	9.3509	8.1832	10.5796	17.3015
Nifty 50 TRI	15514.2(13-Sep-19)	--	--	--	--	-1.3032	6.236	9.7376	7.7874	10.0352	13.2371
NIFTY100 ESG TRI	2336.19(13-Sep-19)	--	--	--	--	-2.9262	6.4867	10.2672	8.7412	--	10.5533

* Less than 1 year Compound Annualized 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	213.595(13-Sep-19)	Nifty 500 TRI	5166.2061(Aug 2019)	Rohit Singhania, Jay Kothari	16-May-00	-1.7531	-0.0051	7.101	9.6833	12.3072	17.1519
ICICI Prudential Large & Mid Cap Fund - Growth	310.08(13-Sep-19)	NIFTY Large Midcap 250 TRI	3457.0265(Aug 2019)	S Naren, Prakash Gaurav Goel	09-Jul-98	-4.6747	-0.0338	5.2986	6.0281	10.865	17.5901
Kotak Equity Opportunities Fund-Reg-Growth	115.176(13-Sep-19)	Nifty 200 TRI	2487.5453(Aug 2019)	Harsha Upadhyaya	09-Sep-04	-0.9417	0.466	7.3503	9.6124	11.7336	17.6704
Mirae Asset Emerging Bluechip Fund-Growth	52.107(13-Sep-19)	NIFTY Large Midcap 250 TRI	7759.4370(Aug 2019)	Neelesh Surana, Ankit Jain	09-Jul-10	2.4471	3.7857	12.3461	15.4656	--	19.685
SBI Large & Midcap Fund - Growth	210.3049(13-Sep-19)	NIFTY Large Midcap 250 TRI	2492.9329(Aug 2019)	Saurabh Pant	28-Feb-93	-3.2106	1.929	6.3373	8.9893	12.4984	13.8641
Nifty 200 TRI	7159.57(13-Sep-19)	--	--	--	--	-3.9758	3.5123	8.7144	7.9802	10.0751	13.3491
Nifty 500 TRI	13561.51(13-Sep-19)	--	--	--	--	-5.1472	2.2787	8.1753	7.8582	10.0077	11.1257
NIFTY Large Midcap 250 TRI	6790.16(13-Sep-19)	--	--	--	--	-7.7939	0.5591	7.7815	8.9106	11.4371	14.1639

* 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
HDFC Equity Fund - Growth	636.896(13-Sep-19)	Nifty 500 TRI	21621.6252(Aug 2019)	Prashant Jain	01-Jan-95	-1.4205	2.9384	8.472	6.7006	12.4224	18.3027
ICICI Prudential Multicap Fund - Growth	279.04(13-Sep-19)	S&P BSE 500 TRI	3990.5400(Aug 2019)	S Naren, Atul Patel	01-Oct-94	-6.9428	3.42	6.1286	8.6812	12.0242	14.2623
Kotak Standard Multicap Fund - Reg-Growth	34.303(13-Sep-19)	Nifty 200 TRI	25384.9550(Aug 2019)	Harsha Upadhyaya	11-Sep-09	-0.3274	2.8029	9.1501	11.1772	12.949	13.1031
Reliance Multi Cap Fund - Growth	89.684(13-Sep-19)	S&P BSE 500 TRI	9402.7862(Aug 2019)	Sailesh Raj Bhan	28-Mar-05	-5.6323	1.3574	5.7642	5.7925	14.0795	16.3684
SBI Magnum Multi Cap Fund - Growth	48.0005(13-Sep-19)	S&P BSE 500 TRI	7549.3634(Aug 2019)	Anup Upadhyay	29-Sep-05	0.6413	2.6963	8.7003	11.1593	11.7918	11.8883
Nifty 200 TRI	7159.57(13-Sep-19)	--	--	--	--	-3.9758	3.5123	8.7144	7.9802	10.0751	13.3491
Nifty 500 TRI	13561.51(13-Sep-19)	--	--	--	--	-5.1472	2.2787	8.1753	7.8582	10.0077	11.1257
S&P BSE 500 TRI	17127.9473(13-Sep-19)	--	--	--	--	-5.1543	2.3623	8.273	7.9253	10.2459	11.6716

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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
DSP Focus Fund - Growth	22.417(13-Sep-19)	S&P BSE 200 TRI	1760.5650(Aug 2019)	Gopal Agrawal, Jay Kothari	10-Jun-10	-2.869	-0.0089	4.7093	7.7044	--	9.1028
Franklin India Focused Equity Fund -Growth	39.0494(13-Sep-19)	Nifty 500	7981.3217(Aug 2019)	Anand Radhakrishnan, Roshi Jain, Srikanth Nair	26-Jul-07	-0.1362	2.9148	7.0358	9.1515	14.5158	11.8723
HDFC Focused 30 Fund - Growth	73.22(13-Sep-19)	Nifty 500 TRI	453.7227(Aug 2019)	Vinay Kulkarni	17-Sep-04	-5.3528	-3.2841	4.221	4.4275	9.6843	14.1964
ICICI Prudential Focused Equity Fund-Ret-Growth	28.56(13-Sep-19)	S&P BSE 500 TRI	634.9813(Aug 2019)	Mrinal Singh, Mittul Kalawadia	28-May-09	-9.8499	1.9647	3.9415	5.2851	9.771	10.7242
SBI Focused Equity Fund - Growth	137.3434(13-Sep-19)	S&P BSE 500 TRI	5126.9545(Aug 2019)	Rama Iyer Srinivasan	17-Sep-04	0.0744	6.5654	9.5457	10.3079	17.2946	19.0879
Nifty 200 TRI	7159.57(13-Sep-19)	--	--	--	--	-3.9758	3.5123	8.7144	7.9802	10.0751	13.3491
Nifty 50 TRI	15514.2(13-Sep-19)	--	--	--	--	-1.3032	6.236	9.7376	7.7874	10.0352	13.2371
Nifty 500	9050.85(13-Sep-19)	--	--	--	--	-6.2945	1.0322	6.8382	6.6005	8.7558	9.3223
Nifty 500 TRI	13561.51(13-Sep-19)	--	--	--	--	-5.1472	2.2787	8.1753	7.8582	10.0077	11.1257
S&P BSE 200 TRI	5544.3607(13-Sep-19)	--	--	--	--	-3.7388	3.7636	8.8594	8.2361	10.387	11.8557
S&P BSE 500 TRI	17127.9473(13-Sep-19)	--	--	--	--	-5.1543	2.3623	8.273	7.9253	10.2459	11.6716

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





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	5 Years	10 Years	Since Inception
HDFC Capital Builder Value Fund - Growth	270.35(13-Sep-19)	Nifty 500 TRI	4257.3167(Aug 2019)	Miten Lathia	01-Feb-94	-10.2043	-0.125	6.8916	7.8452	12.9511	13.7284
ICICI Prudential Value Discovery Fund - Growth	138.35(13-Sep-19)	S&P BSE 500 TRI	14958.5277(Aug 2019)	Mrinal Singh	16-Aug-04	-9.5313	0.0506	3.3217	6.1524	14.6475	19.0247
L&T India Value Fund - Reg - Growth	33.629(13-Sep-19)	S&P BSE 200 TRI	7633.4130(Aug 2019)	Venugopal Manghat, Karan Desai	08-Jan-10	-8.5661	-3.7931	6.5575	10.0151	--	13.3404
Reliance Value Fund - Growth	69.6939(13-Sep-19)	S&P BSE Enhanced Value Index TRI*	2902.2744(Aug 2019)	Meenakshi Dawar	08-Jun-05	-4.9207	0.5215	6.2054	8.0662	11.0896	14.5703
Tata Equity P/E Fund - Reg - Growth	128.0064(13-Sep-19)	S&P BSE Sensex TRI	5208.2350(Aug 2019)	Sonam Udasi, Amey Sathe	29-Jun-04	-8.0777	-2.6254	8.0117	9.6329	13.0968	18.2403
Nifty 500 TRI	13561.51(13-Sep-19)	--	--	--	--	-5.1472	2.2787	8.1753	7.8582	10.0077	11.1257
S&P BSE 200 TRI	5544.3607(13-Sep-19)	--	--	--	--	-3.7388	3.7636	8.8594	8.2361	10.387	11.8557
S&P BSE 500 TRI	17127.9473(13-Sep-19)	--	--	--	--	-5.1543	2.3623	8.273	7.9253	10.2459	11.6716
S&P BSE Sensex TRI	54503.1508(13-Sep-19)	--	--	--	--	0.3755	9.0764	11.0067	8.0772	10.2756	12.9457

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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	5 Years	10 Years	Since Inception
Axis Small Cap Fund - Reg - Growth	29.2(13-Sep-19)	Nifty Smallcap 100 TRI	885.4407(Aug 2019)	Anupam Tiwari	29-Nov-13	6.088	5.9142	10.0216	11.063	--	20.324
HDFC Small Cap Fund - Growth	38.28(13-Sep-19)	Nifty Smallcap 100 TRI	8208.7739(Aug 2019)	Chirag Setalvad	03-Apr-08	-14.7282	0.3427	8.2411	9.6053	13.042	12.436
Kotak Small Cap Fund - Reg - Growth	67.13(13-Sep-19)	Nifty Smallcap 50 TRI	1143.8603(Aug 2019)	Pankaj Tibrewal	24-Feb-05	-9.1274	-4.7331	2.727	8.2496	13.7672	13.972
Reliance Small Cap Fund - Growth	36.4973(13-Sep-19)	S&P BSE Small Cap TRI	7491.4582(Aug 2019)	Samir Rachh	16-Sep-10	-15.8896	-4.0541	7.7613	10.2273	--	15.4762
SBI Small Cap Fund - Growth	49.7724(13-Sep-19)	S&P BSE Small Cap TRI	2413.2366(Aug 2019)	Rama Iyer Srinivasan	09-Sep-09	-8.9694	1.6236	11.7342	15.3768	17.3793	17.3774
Nifty Smallcap 100 TRI	6884.96(13-Sep-19)	--	--	--	--	-21.9696	-15.0098	-1.9895	2.1986	7.4726	13.0673
Nifty Smallcap 50 TRI	3189.01(13-Sep-19)	--	--	--	--	-25.455	-20.646	-5.5239	-0.8785	3.2675	8.3503
S&P BSE Small Cap TRI	15407.3856(13-Sep-19)	--	--	--	--	-20.031	-10.4833	2.0178	4.0022	7.4626	8.2617

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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	5 Years	10 Years	Since Inception
Axis Midcap Fund - Growth	35.58(13-Sep-19)	S&P BSE Mid Cap TRI	2819.1221(Aug 2019)	Shreyash Devalkar	18-Feb-11	-2.6732	6.0604	10.589	9.5878	--	15.9574
DSP Midcap Fund - Reg - Growth	51.976(13-Sep-19)	Nifty Midcap 100 TRI	5920.6805(Aug 2019)	Vinit Sambre, Jay Kothari, Resham Jain	14-Nov-06	-4.335	-1.1059	5.9663	10.455	15.6133	13.6986
Franklin India Prima Fund - Growth	901.571(13-Sep-19)	Nifty Midcap 150	6694.3327(Aug 2019)	R Janakiraman, Sriresh Nair, Hari Shyamsunder	01-Dec-93	-5.8725	-1.447	5.0339	9.851	15.8669	19.0626
ICICI Prudential MidCap Fund - Growth	89.17(13-Sep-19)	Nifty Midcap 150 TRI	1647.6942(Aug 2019)	Mrinal Singh, Mittul Kalawadia	28-Oct-04	-7.5273	-3.4417	5.3466	7.358	13.5021	15.8344
Kotak Emerging Equity Scheme-Reg-Growth	36.831(13-Sep-19)	Nifty Midcap 100 TRI	4469.5257(Aug 2019)	Pankaj Tibrewal	30-Mar-07	-4.5901	-1.0844	5.9592	11.2445	15.1148	11.0252
Nifty Midcap 100 TRI	20651.71(13-Sep-19)	--	--	--	--	-15.2731	-6.9287	2.9478	7.1848	11.1938	19.8656
Nifty Midcap 150	5817.6(13-Sep-19)	--	--	--	--	-13.5668	-4.5222	5.0859	8.2872	11.1385	12.9499
Nifty Midcap 150 TRI	7063.98(13-Sep-19)	--	--	--	--	-12.7666	-3.6961	6.0247	9.3659	12.5729	14.4764
S&P BSE Mid Cap TRI	16322.017(13-Sep-19)	--	--	--	--	-14.1743	-6.4499	2.9057	7.6807	10.1384	13.6968

* 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 Years	2 Years	3 Years	5 Years	10 Years	Since Inception
Axis Arbitrage Fund - Reg - Growth	13.758(13-Sep-19)	Nifty 50 Arbitrage Index	2272.5507(Aug 2019)	Devang Shah, Viresh Joshi	14-Aug-14	6.5432	6.0735	6.0995	6.454	6.4751	
ICICI Prudential Equity - Arbitrage Fund - Reg - Growth	25.1304(13-Sep-19)	Nifty 50	12242.8991(Aug 2019)	Kayzad Eghlim, Manish Banthia, Dharmesh Kakkad	30-Dec-06	6.5539	6.1733	6.0662	6.568	7.518	
IDFC Arbitrage Fund - Reg - Growth	23.9982(13-Sep-19)	Nifty 50 Arbitrage Index	9197.4532(Aug 2019)	Yogik Pitti, Harshal Joshi, Arpit Kapoor	21-Dec-06	6.7683	6.2913	6.108	6.489	7.1145	
Kotak Equity Arbitrage Fund - Reg - Growth	27.1781(13-Sep-19)	Nifty 50 Arbitrage Index	15629.4828(Aug 2019)	Rukun Tarachandani	29-Sep-05	6.6279	6.2938	6.1907	6.6451	7.4224	
Reliance Arbitrage Fund - Growth	19.5111(13-Sep-19)	Nifty 50 Arbitrage Index	8936.9289(Aug 2019)	Anand Devendra Gupta	14-Oct-10	6.7716	6.4986	6.3073	6.7742	7.7807	
Nifty 50	11075.9(13-Sep-19)	--	--	--	--	-2.5787	4.8273	8.3087	6.4365	13.4281	
Nifty 50 Arbitrage Index	1852.12(13-Sep-19)	--	--	--	--	6.8776	5.4779	5.3094	6.1498	6.7339	

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

Disclaimer : Mutual Fund Investments are subject to market risk. Read offer document carefully before investing.



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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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