

GUPTA

PUBLICATION

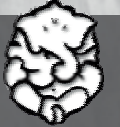
Volume - VI Issue - 9

"Quality Investment under one roof"

September - 2019



May Lord Ganesha shower his blessings on us always....



From the desk of:-

Dear investor,

ARE YOUR GOALS AT RISK ???

"Time to protect your Goals:-

"Given the current market volatility; we could do well to create a cushion for our crucial goals. The recent volatility in the stock market, triggered by global & domestic factors, has made investors Jittery. It has also highlighted the fact that the market mood can change rapidly & torpedo our critical financial goals If we are not protected **financially** adequately.

The US-China trade war, geopolitical conflict between US & Iran & domestic factor like consumption slow down & FII withdrawal due to additional tax have all added to investors worries. There is no fundamental problems with the economy. The current consumption slow down is cyclical & same could be over in next 12-18 months. Regular correction is good for the market's health. Investors should take advantage of this by using the Systematic investment Plan (**SIP**) & Systematic Transfer Plan (**STP**). What does Negative Return in SIP Means? It means we get **MORE UNITS** for our each & every installments. What about everyone ? But everyone is talking about **STOPPING** an SIP? Legendary advice from the legend; "**Be Greedy When Others are Fearful, and be Fearful When Others are Greedy**":- **Warren Buffet**.

Every cycle is an opportunity. Need to choose Funds based on risk profile. Don't get swayed by prevailing market conditions. Need to decide on segment based on investment horizon. We should focus on our goals & asset allocation. Taking tactical calls in equity funds may not be a good idea. Timing the market is a highly risky. "**Strategy Timeless Investing should be the Mantra**". Stay invested to maximize Mutual Fund returns. A high performing fund will not earn us good returns if we don't remain invested across market cycles. Despite the risk & volatility in the short term over the Long term equity as an assets class has outperformed others. It has beaten inflation by highest margin. Equity (S&P BSE Sensex) -17.10% w.e.f March 31st 1979 to March 29 2019. (CAGR). Gold has delivered 7.00% - 10.00%, Bank FD 7.00%-7.50% & if we look the average inflation is 7.10%.

Disclaimer: The above returns are of illustrative purpose only. Past performance may or may not be sustained in future.

Debt outlook we believe that the investment opportunity in short duration bond funds, banking & PSU Funds, Credit Funds & dynamically managed duration funds is still present. We can look to invest in the funds depending on the scale of risk appetite & the investment horizon. It's our natural behavior! All post corrections feels like **Lost opportunity**. All Current & future corrections feel like **BIG PROBLEM**. At the end what can be predicted! **Correction is Temporary & Growth is Permanent**.

WISHING YOU HAPPY INVESTING.
THANK YOU.

Sd/-

Gagan Gupta

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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	29.36(09-Aug-19)	Nifty 50 TRI	6500.6595(Jul 2019)	Shreyash Devalkar	05-Jan-10	2.4067	12.1093	13.2939	12.1073	--	11.8764
Nifty 50 TRI	15542.72(09-Aug-19)	--	--	--	--	-1.8348	7.3159	10.0244	9.3374	10.9591	13.3145
HDFC Top 100 Fund - Growth	468.287(09-Aug-19)	Nifty 100 TRI	17094.9096(Jul 2019)	Prashant Jain	11-Oct-96	-1.3896	3.8804	9.0851	8.9975	12.0861	19.371
Nifty 100 TRI	14392.15(09-Aug-19)	--	--	--	--	-3.2811	5.9973	9.57	9.7872	11.4729	17.4111
ICICI Prudential Bluechip Fund - Growth	40.68(09-Aug-19)	Nifty 100 TRI	21124.9314(Jul 2019)	Rajat Chandak, Anish Tawakley	23-May-08	-3.9433	4.3208	8.5667	10.0228	13.6115	13.3225
Nifty 100 TRI	14392.15(09-Aug-19)	--	--	--	--	-3.2811	5.9973	9.57	9.7872	11.4729	17.4111
Mirae Asset Large Cap Fund - Reg - Growth	49.283(09-Aug-19)	Nifty 100 TRI	13491.6903(Jul 2019)	Neelesh Surana, Harshad Borawake, Gaurav Misra	04-Apr-08	-1.0302	5.553	10.9244	13.0944	16.3331	15.0833
Nifty 100 TRI	14392.15(09-Aug-19)	--	--	--	--	-3.2811	5.9973	9.57	9.7872	11.4729	17.4111
SBI Bluechip Fund - Growth	38.1781(09-Aug-19)	S&P BSE 100 TRI	21584.9130(Jul 2019)	Sohini Andani	14-Feb-06	-2.9147	2.5203	6.0331	11.0484	12.2755	10.4404
S&P BSE 100 TRI	13410.5304(09-Aug-19)	--	--	--	--	-3.1932	5.8455	9.486	9.4175	11.048	11.7784

* 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	210.699(09-Aug-19)	Nifty 500 TRI	5159.1940(Jul 2019)	Rohit Singhania, Jay Kothari	16-May-00	-5.9497	0.7929	7.2145	11.9428	12.9932	17.1612
Nifty 500 TRI	13536.4(09-Aug-19)	--	--	--	--	-6.2446	3.5984	8.4223	9.561	10.8445	11.163
ICICI Prudential Large & Mid Cap Fund-Growth	306.86(09-Aug-19)	NIFTY Large Midcap 250 TRI	3464.7884(Jul 2019)	S Naren, Prakash Gaurav Goel	09-Jul-98	-4.8053	0.062	5.7632	7.3461	11.5388	17.6185
NIFTY Large Midcap 250 TRI	6775.17(09-Aug-19)	--	--	--	--	-8.7218	2.2389	8.2177	10.9518	12.4084	14.2473
Kotak Equity Opportunities Fund-Reg-Growth	114.393(09-Aug-19)	Nifty 200 TRI	2466.9334(Jul 2019)	Harsha Upadhyaya	09-Sep-04	-3.9771	1.5901	7.8032	11.9426	12.538	17.7396
Nifty 200 TRI	7158.74(09-Aug-19)	--	--	--	--	-4.8361	4.7967	8.9971	9.6523	10.8813	13.4355
Mirae Asset Emerging Bluechip Fund-Growth	51.594(09-Aug-19)	NIFTY Large Midcap 250 TRI	7498.5600(Jul 2019)	Neelesh Surana, Ankit Jain	09-Jul-10	0.4009	5.3668	12.9308	18.7579	--	19.7816
NIFTY Large Midcap 250 TRI	6775.17(09-Aug-19)	--	--	--	--	-8.7218	2.2389	8.2177	10.9518	12.4084	14.2473
SBI Large & Midcap Fund - Growth	209.4247(09-Aug-19)	NIFTY Large Midcap 250 TRI	2511.1519(Jul 2019)	Saurabh Pant	28-Feb-93	-3.9809	3.1422	6.8718	11.479	13.1964	13.8997
NIFTY Large Midcap 250 TRI	6775.17(09-Aug-19)	--	--	--	--	-8.7218	2.2389	8.2177	10.9518	12.4084	14.2473

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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	630.676(09-Aug-19)	Nifty 500 TRI	22214.5987(Jul 2019)	Prashant Jain	01-Jan-95	-2.6475	3.1685	8.9331	8.833	13.4171	18.333
Nifty 500 TRI	13536.4(09-Aug-19)	--	--	--	--	-6.2446	3.5984	8.4223	9.561	10.8445	11.163
ICICI Prudential Multicap Fund - Growth	278.12(09-Aug-19)	S&P BSE 500 TRI	3939.9624(Jul 2019)	S Naren, Atul Patel	01-Oct-94	-5.0753	4.2349	6.9308	10.6826	12.7981	14.3058
S&P BSE 500 TRI	17085.2635(09-Aug-19)	--	--	--	--	-6.322	3.6977	8.5135	9.6249	11.2026	11.741
Kotak Standard Multicap Fund-Reg-Growth	34.028(09-Aug-19)	Nifty 200 TRI	24959.6762(Jul 2019)	Harsha Upadhyaya	11-Sep-09	-2.8438	4.0774	9.4881	13.6813	--	13.146
Nifty 200 TRI	7158.74(09-Aug-19)	--	--	--	--	-4.8361	4.7967	8.9971	9.6523	10.8813	13.4355
Reliance Multi Cap Fund - Growth	89.7191(09-Aug-19)	S&P BSE 500 TRI	9705.7013(Jul 2019)	Sailesh Raj Bhan	28-Mar-05	-4.827	2.7181	6.4397	8.3038	15.4733	16.4893
S&P BSE 500 TRI	17085.2635(09-Aug-19)	--	--	--	--	-6.322	3.6977	8.5135	9.6249	11.2026	11.741
SBI Magnum Multi Cap Fund - Growth	47.7834(09-Aug-19)	S&P BSE 500 TRI	7465.1919(Jul 2019)	Anup Upadhyay	29-Sep-05	-2.1243	4.3175	8.3949	13.503	12.6151	11.9386
S&P BSE 500 TRI	17085.2635(09-Aug-19)	--	--	--	--	-6.322	3.6977	8.5135	9.6249	11.2026	11.741

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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
Axis Focused 25 Fund - Growth	27.88(09-Aug-19)	Nifty 50 TRI	7784.8891(Jul 2019)	Jinesh Gopani	29-Jun-12	-4.8464	8.1417	12.3301	14.063	--	15.5007
Nifty 50 TRI	15542.72(09-Aug-19)	--	--	--	--	-1.8348	7.3159	10.0244	9.3374	10.9591	13.3145
DSP Focus Fund - Growth	22.194(09-Aug-19)	S&P BSE 200 TRI	1779.4311(Jul 2019)	Gopal Agrawal, Jay Kothari	10-Jun-10	-6.9824	0.7058	5.1153	10.2323	--	9.0832
S&P BSE 200 TRI	5539.1634(09-Aug-19)	--	--	--	--	-4.5826	5.038	9.116	9.9133	11.3081	11.9399
Franklin India Focused Equity Fund-Growth	38.9503(09-Aug-19)	Nifty 500	8182.8430(Jul 2019)	Anand Radhakrishnan, Roshi Jain, Srikesh Nair	26-Jul-07	-3.25	2.8638	7.6068	12.0495	15.4696	11.9487
Nifty 500	9046.55(09-Aug-19)	--	--	--	--	-7.3963	2.3426	7.0785	8.2889	9.5737	9.3581
ICICI Prudential Focused Equity Fund-Ret-Growth	28.63(09-Aug-19)	S&P BSE 500 TRI	644.6430(Jul 2019)	Mrinal Singh, Mittul Kalawadia	28-May-09	-6.7123	1.7567	4.4284	7.0896	10.4641	10.8568
S&P BSE 500 TRI	17085.2635(09-Aug-19)	--	--	--	--	-6.322	3.6977	8.5135	9.6249	11.2026	11.741
SBI Focused Equity Fund - Growth	137.5282(09-Aug-19)	S&P BSE 500 TRI	4984.0647(Jul 2019)	Rama Iyer Srinivasan	17-Sep-04	-0.7983	9.1613	10.5196	12.9677	18.5359	19.2326
S&P BSE 500 TRI	17085.2635(09-Aug-19)	--	--	--	--	-6.322	3.6977	8.5135	9.6249	11.2026	11.741

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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	268.373(09-Aug-19)	Nifty 500 TRI	4290.3083(Jul 2019)	Miten Lathia	01-Feb-94	-12.0484	0.9471	7.1924	9.9931	13.7297	13.7506
Nifty 500 TRI	13536.4(09-Aug-19)	--	--	--	--	-6.2446	3.5984	8.4223	9.561	10.8445	11.163
ICICI Prudential Value Discovery Fund-Growth	136.66(09-Aug-19)	S&P BSE 500 TRI	15372.0658(Jul 2019)	Mrinal Singh	16-Aug-04	-8.3803	0.4939	3.3325	8.4061	15.9273	19.0597
S&P BSE 500 TRI	17085.2635(09-Aug-19)	--	--	--	--	-6.322	3.6977	8.5135	9.6249	11.2026	11.741
L&T India Value Fund - Reg - Growth	33.63(09-Aug-19)	S&P BSE 200 TRI	7715.5338(Jul 2019)	Venugopal Manghat, Karan Desai	08-Jan-10	-10.1499	-2.048	6.371	12.5405	--	13.4828
S&P BSE 200 TRI	5539.1634(09-Aug-19)	--	--	--	--	-4.5826	5.038	9.116	9.9133	11.3081	11.9399
Reliance Value Fund - Growth	69.1579(09-Aug-19)	S&P BSE Enhanced Value Index TRI*	2982.4929(Jul 2019)	Meenakshi Dawar	08-Jun-05	-7.0944	2.2777	6.281	10.2487	11.9253	14.6134
S&P BSE Enhanced Value Index TRI*						-6.322	3.6977	8.5135	9.6249	11.2026	11.741
Tata Equity P/E Fund - Reg - Growth	127.8404(09-Aug-19)	S&P BSE Sensex TRI	5174.8973(Jul 2019)	Sonam Udasi, Amey Sathe	29-Jun-04	-10.5213	0.0968	8.2994	12.4403	14.2041	18.3558
S&P BSE Sensex TRI	54744.1063(09-Aug-19)	--	--	--	--	0.1496	10.0559	11.5874	9.6399	11.1985	13.0248

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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	28.27(09-Aug-19)	Nifty Smallcap 100 TRI	517.0636(Jul 2019)	Anupam Tiwari	29-Nov-13	2.539	5.8323	9.0327	13.4981	--	20.0154
Nifty Smallcap 100 TRI	6727.3(09-Aug-19)	--	--	--	--	-27.0761	-13.5324	-2.3901	3.3811	8.452	12.9848
HDFC Small Cap Fund - Growth	38.275(09-Aug-19)	Nifty Smallcap 100 TRI	7894.0056(Jul 2019)	Chirag Setalvad	03-Apr-08	-15.0916	1.7125	9.1113	12.72	14.1687	12.5461
Nifty Smallcap 100 TRI	6727.3(09-Aug-19)	--	--	--	--	-27.0761	-13.5324	-2.3901	3.3811	8.452	12.9848
L&T Emerging Businesses Fund-Reg-Growth	21.626(09-Aug-19)	S&P BSE Small Cap TRI	5611.4017(Jul 2019)	Soumendra Nath Lahiri, Karan Desai	12-May-14	-20.358	-5.0845	7.7795	13.0986	--	15.8368
S&P BSE Small Cap TRI	15005.2013(09-Aug-19)	--	--	--	--	-24.2281	-9.1317	1.7602	6.1853	8.954	8.1151
Reliance Small Cap Fund - Growth	35.5584(09-Aug-19)	S&P BSE Small Cap TRI	7541.9624(Jul 2019)	Samir Rachh	16-Sep-10	-18.6331	-3.0895	7.9137	13.4259	--	15.3172
S&P BSE Small Cap TRI	15005.2013(09-Aug-19)	--	--	--	--	-24.2281	-9.1317	1.7602	6.1853	8.954	8.1151
SBI Small Cap Fund - Growth	47.9875(09-Aug-19)	S&P BSE Small Cap TRI	2255.4869(Jul 2019)	Rama Iyer Srinivasan	09-Sep-09	-13.1883	2.8721	11.1778	18.3185	--	17.1273
S&P BSE Small Cap TRI	15005.2013(09-Aug-19)	--	--	--	--	-24.2281	-9.1317	1.7602	6.1853	8.954	8.1151

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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	35.36(09-Aug-19)	S&P BSE Mid Cap TRI	2634.4506(Jul 2019)	Shreyash Devalkar	18-Feb-11	-4.2513	8.458	10.1751	12.4428	--	16.0668
S&P BSE Mid Cap TRI	16299.2118(09-Aug-19)	--	--	--	--	-15.5212	-4.1101	3.3447	10.0408	11.3016	13.7861
DSP Midcap Fund - Reg - Growth	51.323(09-Aug-19)	Nifty Midcap 100 TRI	5856.4102(Jul 2019)	Vinit Sambre, Jay Kothari, Resham Jain	14-Nov-06	-8.9049	-0.232	6.2056	13.3008	16.809	13.6956
Nifty Midcap 100 TRI	20590.85(09-Aug-19)	--	--	--	--	-16.306	-5.0171	3.4711	9.5993	12.1898	19.9697
Franklin India Prima Fund - Growth	898.5007(09-Aug-19)	Nifty Midcap 150	6686.2363(Jul 2019)	R Janakiraman, Sriresh Nair, Hari Shyamsunder	01-Dec-93	-8.4762	-0.166	5.2999	12.6252	17.0204	19.1243
Nifty Midcap 150	5798.2(09-Aug-19)	--	--	--	--	-14.5489	-2.3803	5.7493	10.7644	12.2911	13.0155
ICICI Prudential MidCap Fund - Growth	89.09(09-Aug-19)	Nifty Midcap 150 TRI	1669.4241(Jul 2019)	Mrinal Singh, Mittul Kalawadia	28-Oct-04	-9.6359	-0.8314	5.7282	9.7865	14.5516	15.9378
Nifty Midcap 150 TRI	7030.32(09-Aug-19)	--	--	--	--	-13.7869	-1.5601	6.6628	11.8781	13.7393	14.5417
Kotak Emerging Equity Scheme-Reg-Growth	36.195(09-Aug-19)	Nifty Midcap 100 TRI	4320.9419(Jul 2019)	Pankaj Tibrewal	30-Mar-07	-8.7068	-0.1777	5.7881	13.9945	16.0315	10.9589
Nifty Midcap 100 TRI	20590.85(09-Aug-19)	--	--	--	--	-16.306	-5.0171	3.4711	9.5993	12.1898	19.9697

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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	13.6948(09-Aug-19)	Nifty 50 Arbitrage Index	2339.8180(Jul 2019)	Devang Shah, Viresh Joshi	14-Aug-14	6.441	6.0841	6.1517	--		
ICICI Prudential Equity - Arbitrage Fund - Reg - Growth	25.0343(09-Aug-19)	Nifty 50	11317.8247(Jul 2019)	Kayzad Eghlim, Manish Banthia, Dharmesh Kakkad	30-Dec-06	6.6547	6.2182	6.1711	6.5969		
IDFC Arbitrage Fund - Reg - Growth	23.9041(09-Aug-19)	Nifty 50 Arbitrage Index	7381.9623(Jul 2019)	Yogik Pitti, Harshal Joshi, Arpit Kapoor	21-Dec-06	6.898	6.3265	6.1991	6.534		
Kotak Equity Arbitrage Fund - Reg - Growth	27.0738(09-Aug-19)	Nifty 50 Arbitrage Index	14526.6365(Jul 2019)	Rukun Tarachandani	29-Sep-05	6.7554	6.3368	6.3055	6.6913		
Reliance Arbitrage Fund - Growth	19.4337(09-Aug-19)	Nifty 50 Arbitrage Index	8904.1600(Jul 2019)	Anand Devendra Gupta	14-Oct-10	6.8291	6.5065	6.3896	6.7936		
Nifty 50	11109.65(09-Aug-19)	--	--	--	--	-3.1476	5.8903	8.5816	7.9697		
Nifty 50 Arbitrage Index	1843.45(09-Aug-19)	--	--	--	--	6.8642	5.4577	5.3833	6.1655		

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



Email Your Queries / Feedback at : gagan@guptainvestments.com





FIXED DEPOSIT UPDATE

MFG & FINANCE COMPANIES FD'S SCHEMES with effect from September 03, 2019

Sr. No.	Name of the Company	Min Amt.	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)						
					12-23	24-35	36-60				
1.	Bajaj Finance Limited		0.35								
	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										
		25000		FAA+ CRISIL			36 8.10 8.25				Monthly Half Yearly
3.	HDFC Ltd		0.25								
	For Individual Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.35 7.40 7.47 -	7.35 7.40 7.47 7.62					Monthly Qtrly Half yearly Ann Cum
4.	HDFC Premium Deposits		0.25								
	Deposits upto 2 Crore (p.a.)	40,000 20,000		FAAA (CRISIL) MAAA (ICRA)	7.40 7.45 7.52 -	7.50 7.55 7.62 7.77	30 7.45 7.57 7.72	33/ 66 7.55 7.60 7.67 7.82			Monthly Qtrly Half yearly Ann Cum
5.	Mahindra Finance		0.25								
		50,000 25,000 10,000		FAAA (CRISIL)	7.55 7.60 7.75	7.55 7.60 7.75	24 7.90 7.95 8.10	36 8.25 8.65 8.45	48 8.25 8.65 8.45	60 8.25 8.65 8.45	Qtrly Half yearly Yearly
6.	Shriram Transport Finance Co Ltd										
	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	36 8.65 8.71 8.81 9.00 9.84	48 8.65 8.71 8.81 9.00 10.29	60 8.88 8.95 9.05 9.25 11.13		Monthly Qtrly Half yearly Yearly Cum/Yield
7.	Shriram Transport Finance Co Ltd										
	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	36 8.88 8.95 9.05 9.25 10.13	48 8.88 8.95 9.05 9.25 10.62	60 9.11 9.18 9.28 9.50 11.49		Monthly Qtrly Half yearly Yearly Cum/Yield
8.	LIC Housing Finance Ltd		0.25								
		10000		FAAA (CRISIL)	7.50 7.85 7.85	7.50 7.85 7.85	24 7.55 7.90 7.90	36 7.60 7.95 7.95	60 7.60 7.95 7.95		Monthly Yearly Cum/Yield
9.	ICICI Home Finance		0.25								
		40000 20000 10000		FAAA (CRISIL) AAA CARE MAAA ICRA	7.70 7.75 8.00	7.90 7.95 8.20	20 7.95 8.00 8.25	30 - 40 8.05 8.10 8.35	60 - 90 8.10 8.15 8.40	105 - 120 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.

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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.





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Pay x for 12 years, wait for a year, get guaranteed* 2.25x for next 12 years
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Guaranteed* Income Option

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

GUARANTEED

- 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. <small>Pay total 10 Lakhs over the premium term of 10 years</small>	₹1 Lakh p.a. Till age 99 + Return of Premium of ₹10 Lakh on 99 years (Total = ₹49 Lakh)

GUARANTEED

- 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. <small>Pay total 10 Lakhs over the premium term of 10 years</small>	₹1.05 Lakh p.a. for 25 years + Return of Premium of ₹10 lakh along with the last payout (Total = ₹36.25 Lakh)

GUARANTEED

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

Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference





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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 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

Disclaimer : Insurance is the subject matter of solicitation.

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.

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