

GUPTA

PUBLICATION

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“Quality Investment under one roof”

July - 2024

FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 18th July, 2024

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
				12-14	15-23	24-35	36-60					
BAJAJ FINANCE LIMITED				12-14	15-23	24-35	36-60					
For Individual Deposits upto 5 Crore w.e.f 16th July, 2024	15,000		FAAA (CRISIL)	7.16	7.25	7.53	7.81					Monthly
			MAAA (ICRA)	7.20	7.30	7.58	7.87					Qtrly
				7.27	7.36	7.65	7.94					Half Yearly
				7.40	7.50	7.80	8.10					Ann
				7.40	7.50	7.80	8.10					Cum
BAJAJ FINANCE LIMITED				18	22	33	44	42 (Online)				
For Individual Deposits upto 5 Crore w.e.f 16th July, 2024	15,000		FAAA (CRISIL)	7.53	7.63	7.81	7.95	8.09				Monthly
			MAAA (ICRA)	7.58	7.68	7.87	8.01	8.15				Qtrly
				7.65	7.75	7.94	8.09	8.23				Half Yearly
				7.80	7.90	8.10	8.25	8.40				Ann
				7.80	7.90	8.10	8.25	8.40				Cum
BAJAJ FINANCE LIMITED				12-14	15-23	24-35	36-60					
For Senior Citizen Deposits upto 5 Crore w.e.f 16th July, 2024	15,000		FAAA (CRISIL)	7.39	7.49	7.91	8.05					Monthly
			MAAA (ICRA)	7.44	7.53	7.96	8.10					Qtrly
				7.51	7.61	8.04	8.18					Half Yearly
				7.65	7.75	8.20	8.35					Ann
				7.65	7.75	8.20	8.35					Cum
BAJAJ FINANCE LIMITED				18	22	33	44	42 (Online)				
For Senior Citizen Deposits upto 5 Crore w.e.f 16th July, 2024	15,000		FAAA (CRISIL)	7.77	7.86	8.05	8.19	8.33				Monthly
			MAAA (ICRA)	7.82	7.91	8.10	8.24	8.38				Qtrly
				7.89	7.99	8.18	8.33	8.47				Half Yearly
				8.05	8.15	8.35	8.50	8.65				Ann
				8.05	8.15	8.35	8.50	8.65				Cum
MAHINDRA FINANCE		0.25		12	24	36	48	60				
Deposits upto 2 Cr W.e.f. 25th April, 2024	50,000		FAAA (CRISIL)	7.10	7.30	7.55	7.50	7.55				Monthly
	25,000			7.20	7.40	7.65	7.60	7.65				Qtrly
				7.25	7.55	7.85	7.80	7.85				Half yearly
	5,000			7.50	7.80	8.10	8.05	8.10				Yearly
				7.50	8.10	8.77	9.08	9.52				Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	7.59	7.73	7.87	8.05	8.38	8.42	8.47	8.47	Monthly
			MAA+ (ICRA)	7.63	7.77	7.92	8.10	8.43	8.47	8.52	8.52	Qtrly
				7.71	7.85	8.00	8.18	8.52	8.56	8.62	8.62	Half yearly
				7.85	8.00	8.15	8.35	8.70	8.75	8.80	8.80	Yearly
				7.85	8.16	8.49	8.88	9.49	9.75	10.10	10.50	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	7.84	7.98	8.12	8.30	8.63	8.67	8.72	8.72	Monthly
			MAA+ (ICRA)	7.89	8.03	8.17	8.35	8.69	8.73	8.78	8.78	Qtrly
				7.96	8.11	8.25	8.44	8.78	8.82	8.87	8.87	Half yearly
				8.12	8.27	8.42	8.62	8.97	9.02	9.07	9.07	Yearly
				8.12	8.44	8.78	9.18	9.81	10.08	10.46	10.88	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	8.09	8.23	8.37	8.55	8.88	8.92	8.97	8.97	Monthly
			MAA+ (ICRA)	8.14	8.28	8.42	8.61	8.94	8.98	9.03	9.03	Qtrly
				8.22	8.37	8.51	8.70	9.04	9.08	9.13	9.13	Half yearly
				8.39	8.54	8.69	8.89	9.25	9.29	9.34	9.34	Yearly
				8.39	8.72	9.07	9.49	10.13	10.42	10.81	11.26	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	54	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	8.34	8.48	8.62	8.80	9.13	9.17	9.22	9.22	Monthly
			MAA+ (ICRA)	8.39	8.54	8.68	8.86	9.19	9.24	9.29	9.29	Qtrly
				8.48	8.63	8.77	8.96	9.30	9.34	9.39	9.39	Half yearly
				8.66	8.81	8.96	9.16	9.52	9.56	9.61	9.61	Yearly
				8.66	9.00	9.37	9.80	10.45	10.76	11.18	11.65	Cum/Yield

Interest are Subject to change & the rate applicable would be the rate prevalent on the date of deposit

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FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 18th July, 2024

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
WOMEN DEPOSIT SCHEME												
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	7.69 7.73	7.83 7.88	7.97 8.02	8.15 8.20	8.48 8.54	8.52 8.58	8.57 8.63	8.57 8.63	Monthly Qtrly
			MAA+ (ICRA)	7.81 7.96	7.95 8.11	8.10 8.26	8.28 8.46	8.63 8.81	8.67 8.86	8.72 8.91	8.72 8.91	Half yearly Yearly
				7.96 8.27	8.11 8.60	8.26 9.00	8.46 9.61	8.81 9.88	8.86 10.24	8.91 10.65	8.91 10.65	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	7.94 7.99	8.08 8.13	8.22 8.27	8.40 8.45	8.73 8.79	8.77 8.83	8.82 8.88	8.82 8.88	Monthly Qtrly
			MAA+ (ICRA)	8.07 8.23	8.21 8.38	8.36 8.53	8.54 8.73	8.89 9.08	8.93 9.13	8.98 9.18	8.98 9.18	Half yearly Yearly
				8.23 8.55	8.38 8.90	8.53 9.31	8.73 9.93	9.08 10.22	9.13 10.60	9.18 10.60	9.18 11.03	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	8.19 8.24	8.33 8.38	8.47 8.52	8.65 8.71	8.98 9.04	9.02 9.08	9.07 9.13	9.07 9.13	Monthly Qtrly
			MAA+ (ICRA)	8.33 8.50	8.47 8.65	8.62 8.80	8.80 9.00	9.14 9.35	9.19 9.40	9.24 9.45	9.24 9.45	Half yearly Yearly
				8.50 8.50	8.65 8.84	8.80 9.19	9.00 9.61	9.35 10.26	9.40 10.56	9.45 10.96	9.45 11.42	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	8.44 8.49	8.58 8.64	8.72 8.78	8.90 8.96	9.23 9.30	9.27 9.34	9.32 9.39	9.32 9.39	Monthly Qtrly
			MAA+ (ICRA)	8.58 8.77	8.73 8.92	8.87 9.07	9.06 9.27	9.40 9.63	9.45 9.67	9.50 9.72	9.50 9.72	Half yearly Yearly
				8.77 8.77	8.92 9.12	9.07 9.48	9.27 9.92	9.63 10.58	9.67 10.90	9.72 11.32	9.72 11.81	Cum/Yield
ICICI HOME FINANCE		0.25		>=12- >24	>=24 - > 36	>=36 - > 48	>=48 - > 60	>=60 - 72	>=72 - 84	>=84 - 108	>=108 - 120	
W.e.f. 1st June 2024	40,000 20,000 10,000		FAAA (CRISIL)	7.00 7.05	7.40 7.45	7.50 7.55	7.50 7.55	7.40 7.45	7.30 7.35	7.30 7.35	7.30 7.35	Monthly Qtrly
			MAAA (ICRA)	7.25 7.25	7.65 7.94	7.75 8.37	7.75 8.70	7.65 8.91	7.55 9.13	7.55 9.49	7.55 10.28	Ann Cum/Yield
ICICI HOME FINANCE		0.25		39	45							
Special Scheme W.e.f. 1st June 2024	40,000 20,000 10,000		FAAA (CRISIL)	7.55 7.60	7.55 7.60							Monthly Qtrly
			MAAA (ICRA)	7.80 8.51	7.80 8.68							Ann Cum/Yield
PNB Housing Finance Ltd				12-23	24-35	36-47	48-59	60-71	72-84	120		
W.e.f. 1st June 2024	25,000 10,000		FAA+/- (CRISIL)	7.21 7.25	7.02 7.06	7.49 7.53	7.16 7.20	7.35 7.39	7.16 7.20	7.16 7.20		Monthly Qtrly
* Senior Citizen (above 60 years) will be eligible for 0.30% p.a. additional Rate of Interest for tenure 12-23 & 24-35 months with effect from 15.04.2024			AA+	7.32	7.12	7.61	7.26	7.46	7.27	7.27		Half yearly
* Senior Citizen (above 60 years) will be eligible for 0.20% p.a. additional Rate of Interest for tenure 36 months and above with effect from 15.04.2024			(CARE)	7.45	7.25	7.75	7.40	7.60	7.40	7.40		Yearly
				7.45	7.51	8.37	8.26	8.85	8.91	10.42		Cum/Yield
GODREJ AND MFG CO. LTD		0.25				36						
	40,000		(CRISIL) AA			7.50 7.60						Monthly Half yearly

HDFC BANK FIXED DEPOSIT RATES			w.e.f 12th June, 2024
PERIOD	DEPOSIT RS LESS THAN 2 CRORES		
	REGULAR INTEREST RATE	SENIOR CITIZEN RATE	
	RATE PER ANNUM	RATE PER ANNUM	
7 - 14 days	3.00%	3.50%	
15 - 29 days	3.00%	3.50%	
30 - 45 days	3.50%	4.00%	
46 - 60 days	4.50%	5.00%	
61 - 89 days	4.50%	5.00%	
90 days <= 6 months	4.50%	5.00%	
6 months 1 days <= 9 months	5.75%	6.25%	
9 months 1 day to < 1 year	6.00%	6.50%	
1 year to < 15 months	6.60%	7.10%	
15 months to < 18 months	7.10%	7.60%	
18 months to < 21 months	7.25%	7.75%	
21 months - 2 years	7.00%	7.50%	
2 Years 1 day to < 2 Year 11 Months	7.00%	7.50%	
2 Years 11 Months - 35 Months	7.15%	7.65%	
2 Years 11 Months 1 day <= 3 Year	7.00%	7.50%	
3 Years 1 day to < 4 Years 7 Months	7.00%	7.50%	
4 Year 7 Months - 55 months	7.20%	7.70%	
4 Year 7 Months 1 day <= 5 Years	7.00%	7.50%	
5 Years 1 day - 10 Years	7.00%	7.50%	

Disclaimer 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. 2024-25, 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.



Mutual Fund Updates

Largecap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Top 100 Fund - Growth	1117.798(03-Jul-24)	33488.4965(May 2024)	Rahul Baijal	11-Oct-96	2.823	8.0195	14.6061	35.1907	31.1158	21.2981	16.5211	15.0032	13.3693
ICICI Prudential Bluechip Fund - Growth	104.56(03-Jul-24)	55459.2863(May 2024)	Anish Tawakley, Vaibhav Dusad	23-May-08	3.7199	8.4985	18.7237	39.0649	31.5005	21.7534	19.0784	16.4533	15.0428
Kotak Bluechip Fund - Reg - Growth	554.462(03-Jul-24)	8199.8137(May 2024)	Harsha Upadhyaya, Arjun Khanna	04-Feb-03	5.2042	12.0617	18.7786	34.4726	28.1275	17.476	18.258	15.0688	14.4071
Nippon India Large Cap Fund - Reg - Growth	87.2089(03-Jul-24)	26925.0979(May 2024)	Sailesh Raj Bhan, Ashutosh Bhargava	08-Aug-07	4.2227	10.1096	19.7803	40.3837	36.0717	25.3288	19.2572	16.6886	15.6632
Nifty 50	24286.5(03-Jul-24)	--	--	--	4.3957	8.2544	12.8694	25.6114	24.0592	15.5675	15.2852	14.1413	12.1407

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

Midcap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Mid-Cap Opportunities Fund - Growth	182.582(03-Jul-24)	65394.1555(May 2024)	Chirag Setalvad	25-Jun-07	6.2376	13.1962	23.12	52.9766	47.171	29.6762	27.3426	19.551	19.9148
Kotak Emerging Equity Fund - Reg - Growth	129.536(03-Jul-24)	45017.7119(May 2024)	Harsha Upadhyaya, Arjun Khanna	30-Mar-07	8.642	22.3145	29.4118	54.1571	40.1582	25.4932	27.0359	19.7988	21.1676
Mahindra Manulife Mid Cap Fund - Reg - Growth	33.2699(03-Jul-24)	2580.0415(May 2024)	Manish Lodha, Abhinav Khandelwal	30-Jan-18	6.2213	17.4403	28.1899	64.3702	46.7481	28.1147	28.6708	--	--
Motilal Oswal Midcap Fund - Reg - Growth	96.3037(03-Jul-24)	10378.1585(May 2024)	Niket Shah, Rakesh Shetty, Sunil Sawant	24-Feb-14	12.6136	19.3631	35.1089	65.4128	50.8895	39.2071	30.881	21.2403	21.1116
Nifty Midcap 100	56293.3(03-Jul-24)	--	--	--	5.5103	13.1826	20.9853	56.8594	45.2863	27.6624	25.8346	17.7652	17.3415

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

Smallcap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
Franklin India Smaller Companies Fund - Growth	182.5996(03-Jul-24)	12797.2872(May 2024)	R Janakiraman, Sandeep Manam, Akhil Kalluri	13-Jan-06	9.012	19.5495	24.8077	61.4072	51.2186	32.192	27.9841	18.9333	20.2121
HSBC Small Cap Fund - Reg - Growth	86.3023(03-Jul-24)	14787.2491(May 2024)	Venugopal Manghat, Cheenu Gupta, Sonal Gupta	12-May-14	9.8178	19.1886	25.9037	57.4614	44.9177	31.4585	29.3511	20.2255	21.6245
Mahindra Manulife Small Cap Fund - Reg - Growth	19.7587(03-Jul-24)	4131.2678(May 2024)	Manish Lodha, Abhinav Khandelwal	12-Dec-22	7.5643	16.8863	25.324	67.9105	--	--	--	--	--
Nippon India Small Cap Fund - Reg - Growth	174.5421(03-Jul-24)	51566.1101(May 2024)	Samir Rachh	16-Sep-10	9.3684	19.4185	25.6748	59.1862	49.3844	33.545	34.4393	24.5562	24.4099
Nifty Smallcap 100	18700.55(03-Jul-24)	--	--	--	9.3683	15.8187	23.1207	70.2178	48.2822	23.5549	24.4643	14.1681	13.0645

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

Large & Midcap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Large and Mid Cap Fund - Growth	331.4990 (3-Jul-2024)	19454.3251 (May-2024)	Dhruv Muchhal, Gopal Agrawal	18-Feb-94	5.122	12.6475	20.0583	47.9271	38.8686	26.1925	23.3562	18.1092	14.9017
NIFTY Large Midcap 250 TRI	20432.9200 (3-Jul-2024)	--	--	--	5.1023	12.3709	19.978	45.1101	36.2092	23.0826	22.7232	18.2187	17.1603
ICICI Prudential Large & Mid Cap Fund - Growth	929.7400 (3-Jul-2024)	13420.3543 (May-2024)	Ihab Dalwai	09-Jul-98	4.5839	10.4887	21.3823	46.0546	35.5567	26.7415	22.6837	17.5604	15.5997
NIFTY Large Midcap 250 TRI	20432.9200 (3-Jul-2024)	--	--	--	5.1023	12.3709	19.978	45.1101	36.2092	23.0826	22.7232	18.2187	17.1603
Kotak Equity Opportunities Fund - Reg - Growth	336.5380 (3-Jul-2024)	22329.1225 (May-2024)	Arjun Khanna, Harsha Upadhyaya	09-Sep-04	3.1461	14.7622	25.8533	46.8251	37.003	23.3172	22.5863	17.6208	17.5743
NIFTY Large Midcap 250 TRI	20432.9200 (3-Jul-2024)	--	--	--	5.1023	12.3709	19.978	45.1101	36.2092	23.0826	22.7232	18.2187	17.1603
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	29.7817 (3-Jul-2024)	4292.9967 (May-2024)	Aditya Khemrani, Ajay Khandelwal, Niket Shah, Rakesh Shetty, Sunil Sawant	17-Oct-19	6.0881	14.1096	24.4165	52.9341	44.5527	26.0401	--	--	--
NIFTY Large Midcap 250 TRI	20432.9200 (3-Jul-2024)	--	--	--	5.1023	12.3709	19.978	45.1101	36.2092	23.0826	22.7232	18.2187	17.1603

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

Multicap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Multi Cap Fund - Reg - Growth	18.8810 (3-Jul-2024)	13815.4352 (May-2024)	Dhruv Muchhal, Gopal Agrawal	10-Dec-21	7.0898	14.4581	21.9545	49.826	42.754	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	20600.3000 (3-Jul-2024)	--	--	--	6.0305	12.7242	20.2528	46.8971	36.8093	23.0587	22.9956	17.5266	16.3749
HSBC Multi Cap Fund - Reg - Growth	18.4425 (3-Jul-2024)	3109.3259 (May-2024)	Gautam Bhupal, Kapil Punjabi, Sonal Gupta, Venugopal Manghat	30-Jan-23	6.2809	13.7555	26.5117	61.4268	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	20600.3000 (3-Jul-2024)	--	--	--	6.0305	12.7242	20.2528	46.8971	36.8093	23.0587	22.9956	17.5266	16.3749
Kotak Multicap Fund - Reg - Growth	18.6840 (3-Jul-2024)	11371.7406 (May-2024)	Abhishek Bisen, Arjun Khanna, Devender Singhal	29-Sep-21	6.3827	12.4932	24.4936	57.8868	44.9386	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	20600.3000 (3-Jul-2024)	--	--	--	6.0305	12.7242	20.2528	46.8971	36.8093	23.0587	22.9956	17.5266	16.3749
Nippon India Multi Cap Fund - Reg - Growth	291.7361 (3-Jul-2024)	31963.0175 (May-2024)	Ashutosh Bhargava, Sailesh Raj Bhan	28-Mar-05	5.4935	15.8874	26.1854	52.5315	44.7644	32.3707	23.5715	19.4622	16.6732
NIFTY 500 Multicap 50:25:25 TRI	20600.3000 (3-Jul-2024)	--	--	--	6.0305	12.7242	20.2528	46.8971	36.8093	23.0587	22.9956	17.5266	16.3749

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

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



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



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Plan No.: 871 UIN: 512N363V01

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Plan Can be taken for **Self** **Joint Lives** & **Divyangjan lives**
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- GUARANTEED ADDITIONS** during deferment period

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HDFC Life Guaranteed Wealth Plus
A Non-Linked, Non-Participating Individual Life Insurance Savings Plan

- Pay once or for a limited term, enjoy life insurance cover during full policy term
- Avail guaranteed* benefit as Lump sum or as Regular Income + Lump sum
- Guaranteed Income* during the payout term + 100% ROP* at maturity

HDFC Life
Sar utha ke jiyo!

Plan for your retirement now and enjoy guaranteed* lifelong income!

24-hour issuance#

- Plan on time**
- Save systematically**
- Enjoy retirement on your terms**

- Guaranteed* Annuity rate at inception**
- Limited Premium Payment Term**
- Deferred Annuity Plan**

HDFC Life Systematic Retirement Plan
An Individual/ Group, Non-Participating, Non linked, Savings Deferred Annuity Plan

HDFC Life
Sar utha ke jiyo!

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Little Investment can make a Big Difference





Watch Your Sum Insured Grow to 600x



Other Benefits

- No Loading Charges for Pre-Existing Disease
- Instant Cover in 30 Days
- Unlimited Restoration
- Instant Coverage for Diabetes & Hypertension

GUARANTEED No Claim Bonus GUARANTEED

Enquire Now



GUARANTEED 2x COVER Since Day 1



Other Benefits

- Less Waiting Period
- Guaranteed No Claim Bonus
- Zero deduction on non-medical expenses
- 100% increase in coverage after 2 years

UNLIMITED Restoration UNLIMITED

Enquire Now

Car Insurance



Top 10 Reasons WHY YOU SHOULD HAVE TRAVEL INSURANCE



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Government of India Floating Rate Savings Bonds, 2020 (Taxable)

Government of India had introduced Floating Rate Savings Bonds, 2020 (Taxable) vide their notification No. F.No.4(10)-B(W&M)/2020 dated June 26, 2020. The main features of the Scheme are as under:

Item	Floating Rate Savings Bonds, 2020 (Taxable)	Remarks
1. Category of Investor	Resident Individual, HUF.	Non-Resident Indians (NRI)s are not eligible to invest in these bonds.
2. Limit of investment	Minimum ₹1000/- and in multiples of ₹1000/-.	No maximum limit.
3. Date of Issue of bonds	Date of receipt of subscription in cash (up to ₹ 20,000/- only), or date of realization of cheque /draft/ funds.	---
4. Forms of Bonds	Electronic form held in the Bond Ledger Account.	Bond Ledger Account will be opened by the Receiving Office in the name of investor/s.
5. Interest	Interest is payable semi-annually from the date of issue of bonds, up to 30th June / 31st December as the case may be, and thereafter half-yearly for period ending 30th June and 31st December on 1st July and 1st January respectively.	Half-yearly interest is payable on 1st January / 1st July. The coupon on July 1, 2023 shall be paid at 7.35%.
6. Post Maturity Interest	Post Maturity Interest is not payable.	---
7. Bank account	It is mandatory for the investor/s to provide bank account details to facilitate payment of interest /maturity value directly to his/her/their bank account.	---
8. Tax benefits	Income from the bonds is taxable.	Tax will be deducted at source while interest is paid. If an exemption under the relevant provisions of the Income Tax Act,1961 is obtained, it may be declared in the Application Form.
9. Nomination Facility	The sole Holder or all the joint holders may nominate one or more persons as nominee in accordance with the provisions of the Government Securities Act, 2006 (38 of 2006) and the Government Securities Regulation, 2007, published in Part III, Section 4 of the Gazette of India dated December 1, 2007.	---
10. Maturity period	7 years from the date of issuance.	---
11. Premature redemption	Facility is available to the eligible investors after Lock in period of 4, 5, and 6 years in the age bracket of 80 years and above, between 70 to 80 years and 60 to 70 years respectively	Penalty charges @ 50% of last coupon payment.
12. Transferability	The bonds are not transferable.	Transferability is limited to nominee(s)/legal heir in case of death of holder.
13. Tradability / Advances	The bonds are not tradable in the secondary market and also not eligible as collateral for availing loans.	---



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