

## 1. Investment Basics

### Risk Profiles

- Conservative: Prioritizes capital preservation with steady returns, suitable for short-term goals (1-3 years) or risk-averse investors. Typical allocation: 70-80% debt, 20-30% equity.
- Moderate: Balanced approach seeking growth with reasonable risk, suitable for medium-term goals (3-7 years). Typical allocation: 40-60% debt, 40-60% equity.
- Aggressive: Focuses on capital appreciation, accepting higher volatility for long-term goals (7+ years). Typical allocation: 20-30% debt, 70-80% equity.

### Asset Classes in India

- Fixed Income: Bank FDs, Bonds, Debt Funds - Low risk, steady returns (5-7.5% p.a.)
- Equity: Stocks, Equity Mutual Funds - Higher risk, potential for higher returns (10-12% p.a. long-term)
- Gold: Physical, ETFs, Sovereign Gold Bonds - Hedge against inflation (8-10% p.a. long-term)
- Real Estate: Properties, REITs - Long-term appreciation (8-10% p.a.)

### Inflation & Returns

- Average inflation in India: 5-6% annually
- Real return = Nominal return - Inflation
- Minimum required return to preserve wealth: >6% p.a.

## 2. Fixed Income Investments

### Bank Fixed Deposits (As of March 2025)

Bank	General Citizens (%)	Senior Citizens (%)	Term Range
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SBI	5.50-7.00	6.00-7.50	7 days-10 years
HDFC Bank	5.50-7.10	6.00-7.60	7 days-10 years
ICICI Bank	5.50-7.15	6.00-7.65	7 days-10 years
Axis Bank	5.50-7.20	6.00-7.70	7 days-10 years
Bank of Baroda	5.50-7.25	6.00-7.75	7 days-10 years

- Tax implications: Interest fully taxable at income tax slab rate
- TDS: 10% if interest exceeds ₹40,000 (₹50,000 for senior citizens)
- Premature withdrawal: Available with penalty (0.5-1%)
- Loan against FD: Available up to 90% of FD value

### Post Office Schemes

- Post Office Time Deposit: 6.9-7.5% for 1-5 years
- Public Provident Fund (PPF): 7.1% p.a., 15-year lock-in, tax-free returns
- National Savings Certificate (NSC): 7.7% p.a., 5-year term
- Kisan Vikas Patra (KVP): 7.5% p.a., doubles in ~9 years
- Senior Citizen Savings Scheme (SCSS): 8.2% p.a., 5-year term (extendable)
- Sukanya Samriddhi Yojana (SSY): 8.2% p.a., for girl child education

### Government Bonds

- Government Securities (G-Secs): 7.1-7.4% p.a., various tenures
- Sovereign Gold Bonds (SGBs): 2.5% fixed interest + gold price appreciation
- RBI Floating Rate Bonds: Linked to NSC rates, currently 7.15% p.a.
- Capital Gains Bonds (54EC): 5% p.a., 5-year lock-in, tax exemption on property sale

### Corporate Fixed Deposits

Company	Rating	Interest Rate (%)	Term
Bajaj Finance	AAA	7.95-8.60	12-60 months
HDFC Ltd	AAA	7.80-8.30	12-60 months
Shriram Finance	AA+	8.40-9.10	12-60 months
Mahindra Finance	AAA	7.90-8.50	12-60 months
PNB Housing Finance	AA+	8.05-8.70	12-60 months

- Tax implications: Interest taxable at income tax slab rate
- TDS: 10% (7.5% for FY 2023-24) if interest exceeds ₹5,000 annually
- Premature withdrawal: Available with penalty (1-3%)
- Safety: Consider only AA+ or AAA-rated companies

### 3. Mutual Funds

#### Equity Mutual Funds

- Large Cap Funds: Invest in top 100 companies, lower volatility, 10-12% average returns
- Mid Cap Funds: Companies ranked 101-250, moderate volatility, 12-14% average returns
- Small Cap Funds: Companies beyond top 250, higher volatility, 13-15% average returns

- Multi-Cap/Flexi-Cap Funds: Diversified across market caps, 11-13% average returns
- ELSS Funds: Equity funds with tax benefits under Section 80C, 3-year lock-in

### Debt Mutual Funds

- Liquid Funds: Very low risk, returns: 5-6% p.a., no exit load
- Ultra Short Duration: Low risk, returns: 6-7% p.a., ideal for 3-6 months
- Short Duration Funds: Low-moderate risk, returns: 7-8% p.a., ideal for 1-3 years
- Corporate Bond Funds: Moderate risk, returns: 7-9% p.a., ideal for 2-4 years
- Government Securities Funds: Low risk, returns: 6.5-7.5% p.a., ideal for 3+ years

### Hybrid Funds

- Conservative Hybrid: 10-25% equity, 75-90% debt, returns: 8-9% p.a.
- Balanced Advantage/Dynamic Asset Allocation: Flexible equity-debt ratio, returns: 9-11% p.a.
- Aggressive Hybrid: 65-80% equity, 20-35% debt, returns: 10-12% p.a.
- Multi-Asset Allocation: Mix of equity, debt, gold, REITs, returns: 9-11% p.a.

### Index Funds & ETFs

- Nifty 50 Index Funds: Track top 50 companies, returns: 10-12% p.a., expense ratio: 0.1-0.3%
- Sensex Index Funds: Track top 30 companies, returns: 10-12% p.a., expense ratio: 0.1-0.3%
- Nifty Next 50 Index Funds: Track companies ranked 51-100, returns: 11-13% p.a.
- Sectoral Index Funds: Track specific sectors (IT, Banking, etc.)

### Tax Implications for Mutual Funds (FY 2024-25)

- Equity Funds: LTCG (>1 year): 10% above ₹1 lakh, STCG (<1 year): 15%
- Debt Funds: All gains (irrespective of holding period) taxed at income tax slab rate
- International Funds: Taxed as debt funds
- TDS: None on capital gains from mutual funds

## 4. Insurance As Investment

### ULIPs (Unit Linked Insurance Plans)

- Combines insurance with investment
- Lock-in period: 5 years
- Tax benefits: Premium eligible for Section 80C deduction
- Returns: 8-10% p.a. (equity option), 6-7% p.a. (debt option)
- Charges: Premium allocation (1-3%), policy administration (0.1-0.5%), fund management (0.8-1.35%)
- Death benefit: Higher of sum assured or fund value

## Endowment Plans

- Traditional insurance with guaranteed returns
- Returns: 5-6% p.a.
- Lock-in period: Throughout policy term (typically 15-25 years)
- Tax benefits: Premium eligible for Section 80C deduction, maturity amount tax-free under Section 10(10D)

## Money-Back Policies

- Regular payouts during policy term (survival benefits)
- Returns: 5-5.5% p.a.
- Lock-in period: Throughout policy term
- Tax benefits: Same as endowment plans

## Annuity Plans (Pension)

- Immediate annuity: Regular income starts immediately
- Deferred annuity: Regular income starts after deferment period
- Returns: 6-7% p.a.
- Options: Life annuity, joint life, return of purchase price, etc.
- Tax implications: Pension taxable as income, purchase amount eligible for deduction under Section 80CCC

# 5. National Pension System (NPS)

## NPS Features

- Government-backed retirement scheme
- Fund management charges: 0.01-0.09% (lowest in industry)
- Flexibility in investment choice (Active/Auto)
- Partial withdrawal allowed for specific needs after 3 years

## Investment Options

- Equity (E): Max 75% of corpus, market-linked returns
- Corporate Bonds (C): Corporate debt instruments
- Government Securities (G): Safest option, lower returns
- Alternative Investment Funds (A): Up to 5% of corpus

## Tax Benefits

- Employee contribution: Deduction under Section 80CCD(1) up to ₹1.5 lakh
- Additional deduction: Section 80CCD(1B) up to ₹50,000
- Employer contribution: Deduction under Section 80CCD(2) up to 10% of salary
- Maturity: 60% taxable (lump sum withdrawal), 40% mandatory annuity purchase (tax-free)

## 6. Real Estate Investments

### Residential Properties

- Average returns: 8-10% p.a. (appreciation + rental)
- Rental yield: 2-3% in metro cities
- Holding period for LTCG: >2 years
- LTCG tax rate: 20% with indexation
- Home loan interest: Tax deduction up to ₹2 lakh under Section 24
- Principal repayment: Deduction under Section 80C up to ₹1.5 lakh

### Commercial Properties

- Average returns: 9-12% p.a.
- Rental yield: 6-10%
- Lock-in periods: Typically 3-5 years in lease agreements
- GST on rental income: 18% (input credit available)

### REITs (Real Estate Investment Trusts)

- Minimum investment: ₹10,000-15,000
- Returns: 8-10% p.a. (dividends + appreciation)
- Liquidity: Listed on stock exchanges
- Tax implications: Dividend income taxable at slab rate, LTCG (>1 year): 10% above ₹1 lakh

## 7. Tax-Saving Investments (Section 80C)

### Investment Options (₹1.5 Lakh Limit)

- PPF (Public Provident Fund): 7.1% p.a., 15-year lock-in
- ELSS Mutual Funds: ~12% p.a., 3-year lock-in
- Tax-Saving Bank FDs: ~6.5% p.a., 5-year lock-in
- National Savings Certificate: 7.7% p.a., 5-year lock-in
- Sukanya Samriddhi Yojana: 8.2% p.a., for girl child
- ULIP premiums: Variable returns, 5-year lock-in
- Life insurance premiums: 5-6% returns, long-term lock-in
- Home loan principal repayment

### Other Tax Deductions

- Section 80D: Health insurance premium up to ₹25,000 (₹50,000 for senior citizens)
- Section 80EEA: Additional interest deduction of ₹1.5 lakh on home loans
- Section 80G: Donations to specified charities
- Section 80TTA: Interest on savings account up to ₹10,000
- Section 80TTB: For senior citizens, interest income up to ₹50,000

## 8. Goal-Based Financial Planning

### Emergency Fund

- Target: 6-12 months of expenses
- Recommended instruments: Savings account, liquid funds, overnight funds
- Expected returns: 4-6% p.a.
- Access: Immediate to 1 day

### Short-Term Goals (1-3 years)

- Examples: Travel, education, down payment, wedding
- Recommended allocation: 70-100% debt, 0-30% equity
- Instruments: Bank FDs, ultra short/short duration funds, corporate deposits, RBI bonds
- Expected returns: 6-8% p.a.

### Medium-Term Goals (3-7 years)

- Examples: Higher education, property down payment, business capital
- Recommended allocation: 40-60% debt, 40-60% equity
- Instruments: Corporate bonds, balanced advantage funds, conservative hybrid funds
- Expected returns: 8-10% p.a.

### Long-Term Goals (7+ years)

- Examples: Retirement, child's education corpus, property purchase
- Recommended allocation: 20-30% debt, 70-80% equity
- Instruments: Equity mutual funds, NPS, PPF, real estate
- Expected returns: 10-12% p.a.

### Car Purchase Planning

- Down payment: Minimum 20% of car value
- Loan tenure: 3-5 years ideal
- EMI-to-income ratio: Should not exceed 15% of monthly income
- Insurance: 3-5% of car value annually
- Maintenance: 5-10% of car value annually
- Depreciation: 15-20% in first year, 10% annually thereafter

### Home Purchase Planning

- Down payment: Minimum 20% of property value
- Loan tenure: 15-20 years ideal (max 30 years)
- EMI-to-income ratio: Should not exceed 40% of monthly income
- Additional costs: Registration (5-7%), GST (5% for under-construction), maintenance (0.5% annually)
- Appreciation: 5-8% annually in tier-1 cities

### Retirement Planning

- Corpus required = Annual expenses  $\times$  25 (4% withdrawal rule)
- Inflation-adjusted expenses = Current expenses  $\times (1 + \text{inflation rate})^{\text{years to retirement}}$
- Monthly SIP required = Target corpus  $\div [((1 + r)^n - 1) \times (1 + r) \div r] \times 12$  where  $r$  = monthly return rate,  $n$  = investment period in months
- Recommended allocation: Age-based (100 - age = equity percentage)
- Instruments: NPS, PPF, equity mutual funds

### Child's Education Planning



- Higher education inflation: 10-12% annually
- Engineering degree cost (2025): ₹10-25 lakh
- Medical degree cost (2025): ₹25-80 lakh
- MBA from top institute (2025): ₹25-40 lakh
- Foreign education (US/UK): ₹50 lakh - 1.5 crore
- Monthly SIP required =  $\text{Future cost} \div [((1 + r)^n - 1) \times (1 + r) \div r] \times 12$

## 9. Market Knowledge (India-Specific)

### Economic Indicators

- GDP growth rate: 6-7% (2024-25)
- Inflation (CPI): 4-5% (2024-25)
- Repo rate: 6.25% (April 2025)
- 10-year G-Sec yield: 7.05% (April 2025)
- Currency (USD/INR): ₹82-84 range (April 2025)

### Market Indices

- Nifty 50: 24,800 (April 2025)
- Sensex: 81,500 (April 2025)
- Nifty Bank: 49,200 (April 2025)
- India VIX: 14-16 (volatility measure)

### Sector Performance (3-year CAGR)

- IT: 8-10%
- Banking & Financial Services: 12-14%
- FMCG: 9-11%
- Pharma: 10-12%
- Auto: 11-13%
- Manufacturing: 13-15%
- Energy: 10-12%
- Real Estate: 9-11%

### Major Financial Events

- Budget: February each year
- RBI Monetary Policy: Bi-monthly reviews
- Tax filing deadline: July 31st annually
- Corporate earnings: Quarterly (Apr/Jul/Oct/Jan)

## 10. Financial Calculators & Formulas

### SIP Calculator

- $\text{Future Value} = P \times ((1 + r)^n - 1) \times (1 + r) \div r$  where  $P$  = monthly investment,  $r$  = monthly return rate,  $n$  = periods in months

### EMI Calculator

- $\text{EMI} = P \times r \times (1 + r)^n \div ((1 + r)^n - 1)$  where  $P$  = loan amount,  $r$  = monthly interest rate,  $n$  = loan tenure in months

### Lump Sum Calculator

- $\text{Future Value} = P \times (1 + r)^n$  where  $P$  = principal amount,  $r$  = annual return rate,  $n$  = time period in years

### Goal Calculator

- $\text{Monthly investment} = \text{Future Value} \div (((1 + r)^n - 1) \times (1 + r) \div r)$  where  $r$  = monthly return rate,  $n$  = time period in months

### Tax Formulas

- Income Tax (New Regime FY 2024-25):
  - Up to ₹3 lakh: Nil
  - ₹3-7 lakh: 5%
  - ₹7-10 lakh: 10%
  - ₹10-12 lakh: 15%
  - ₹12-15 lakh: 20%
  - Above ₹15 lakh: 30%
- Standard Deduction: ₹50,000 for salaried individuals
- LTCG on equity/equity funds: 10% above ₹1 lakh
- LTCG on debt funds: As per income tax slab
- LTCG on property: 20% with indexation benefit

## 11. Risk Management

### Insurance Requirements

- Life Insurance: 10-15 times annual income as sum assured

- Health Insurance: Minimum ₹5 lakh individual, ₹10 lakh family floater
- Critical Illness: Additional coverage of ₹25-50 lakh
- Personal Accident: Sum assured equal to annual income
- Home Insurance: Coverage equal to property value

### Emergency Fund Sizing

- Single income, no dependents: 3-6 months of expenses
- Single income, dependents: 6-9 months of expenses
- Dual income, dependents: 6 months of expenses
- Self-employed/variable income: 9-12 months of expenses

### Financial Risk Assessment

- Debt-to-income ratio: Should be below 40%
- EMI-to-income ratio: Should be below 50%
- Savings rate: Should be minimum 20% of income
- Insurance gaps: Difference between required and actual coverage
- Investment concentration risk: No single investment >25% of portfolio (except primary residence)

## 12. Financial Regulations & KYC

### KYC Requirements

- Valid ID proof: Aadhaar, PAN, Passport, Driving License
- Address proof: Aadhaar, Passport, Utility bills
- PAN card: Mandatory for investments above ₹50,000
- FATCA declaration: For foreign tax compliance

### Regulatory Bodies

- RBI: Banking regulations, interest rates
- SEBI: Capital markets, mutual funds, portfolio management
- IRDAI: Insurance products and companies
- PFRDA: Pension funds and NPS
- AMFI: Self-regulatory organization for mutual funds

### Investor Protection

- SEBI Scores: Online complaint system for market participants

- Banking Ombudsman: For banking complaints
- Insurance Ombudsman: For insurance complaints
- CDSL/NSDL: Depositories for securities
- Investor Education & Protection Fund: For unclaimed dividends/shares

## 13. Financial Recommendations by Life Stage

### Young Professionals (22-30 years)

- Investment allocation: 70-80% equity, 20-30% debt
- Term insurance: 10 times annual income
- Health insurance: ₹5 lakh coverage
- Emergency fund: 3-6 months of expenses
- Focus: Aggressive wealth creation, skill development
- Key products: ELSS funds, index funds, PPF, NPS

### Family Stage (30-45 years)

- Investment allocation: 60-70% equity, 30-40% debt
- Term insurance: 15-20 times annual income
- Health insurance: ₹10-15 lakh family floater
- Home purchase: Ideal time to buy first property
- Children's education planning: Start early SIPs
- Key products: Balanced funds, term insurance, education-focused investments

### Pre-Retirement (45-60 years)

- Investment allocation: 40-60% equity, 40-60% debt
- Debt repayment: Focus on becoming debt-free
- Health insurance: Increase to ₹25 lakh, add critical illness cover
- Retirement corpus acceleration: Maximize NPS, PPF
- Key products: Conservative hybrid funds, debt funds, senior citizen FDs

### Retirement (60+ years)

- Investment allocation: 20-40% equity, 60-80% debt
- Regular income focus: Monthly Income Plans (MIPs), SWPs from mutual funds
- Health insurance: ₹25-50 lakh coverage
- Estate planning: Will creation, nomination updates
- Key products: Senior Citizen Savings Scheme, PMVVY, annuity plans

## 14. Common Investment Mistakes to Avoid

- Investing without emergency fund
- Not aligning investments with financial goals
- Excessive concentration in single asset class
- Frequent switching between investments
- Investing without adequate insurance coverage
- Inadequate tax planning
- Emotional decision-making during market volatility
- Choosing products based on past performance only
- Ignoring inflation impact on long-term goals
- Not reviewing portfolio periodically

### **Low-Risk Investment Options in Major Indian Banks (HDFC, ICICI, SBI, Kotak Mahindra, Axis Bank)**

This document provides comprehensive insights into low-risk investment opportunities offered by leading Indian banks. These include Fixed Deposits (FDs), Savings Accounts, Certificates of Deposit (CDs), and the Public Provident Fund (PPF).

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#### **1. Fixed Deposits (FDs)**

FDs are one of the most popular low-risk investment tools in India. They involve depositing a lump sum amount for a fixed tenure at a predetermined interest rate. Below is a detailed look at FD options provided by each bank:

#### **Bank Fixed Deposits (As of March 2025)**

##### **## HDFC Bank Fixed Deposit Rates**

For general citizens, HDFC Bank offers an interest rate of 3.00% for FDs with tenure of 7-14 days. For FDs with tenure of 15-29 days, the interest rate is 3.00%. For 30-45 days, the rate increases to 3.50%. For 46-60 days, HDFC Bank provides 4.00%. For 61-89 days, the rate remains at 4.50%. For 90 days to less than 6 months, the rate is 4.50%. For 6 months to less than 9 months, HDFC Bank offers 5.75%. For 9 months to less than 1 year, the rate increases to 6.00%. For 1 year to less than 15 months, the interest rate is 6.60%. For 15 months to less than 2 years, the rate is 7.10%. For 2 years to less than 3 years, HDFC Bank offers 7.00%. For 3 years to less than 5 years, the rate is 7.00%. For 5 years to 10 years, the rate is 6.80%.

For senior citizens, HDFC Bank offers an additional 0.50% interest on all tenures. For instance, a senior citizen would get 3.50% for 7-14 days, 3.50% for 15-29 days, 4.00% for 30-45 days, 4.50% for 46-60 days, 5.00% for 61-89 days, 5.00% for 90 days to less than 6 months, 6.25% for 6 months to less than 9 months, 6.50% for 9 months to less than 1 year, 7.10% for 1 year to less than 15 months, 7.60% for 15 months to less than 2 years, 7.50% for 2 years to less than 3 years, 7.50% for 3 years to less than 5 years, and 7.30% for 5 years to 10 years.

### ## SBI Fixed Deposit Rates

For general citizens, SBI offers an interest rate of 3.00% for FDs with tenure of 7-45 days. For FDs with tenure of 46-179 days, the interest rate is 4.50%. For 180-210 days, the rate is 5.25%. For 211 days to less than 1 year, SBI provides 5.75%. For 1 year to less than 2 years, the interest rate is 6.80%. For 2 years to less than 3 years, the rate is 7.00%. For 3 years to less than 5 years, SBI offers 6.75%. For 5 years and up to 10 years, the rate is 6.50%.

For senior citizens, SBI provides an additional 0.50% interest on all tenures. For example, a senior citizen would receive 3.50% for 7-45 days, 5.00% for 46-179 days, 5.75% for 180-210 days, 6.25% for 211 days to less than 1 year, 7.30% for 1 year to less than 2 years, 7.50% for 2 years to less than 3 years, 7.25% for 3 years to less than 5 years, and 7.00% for 5 years and up to 10 years.

### ## Kotak Mahindra Bank Fixed Deposit Rates

For general citizens, Kotak Mahindra Bank offers an interest rate of 2.75% for FDs with tenure of 7-30 days. For FDs with tenure of 31-90 days, the interest rate is 3.50%. For 91-179 days, the rate increases to 4.00%. For 180-364 days, Kotak provides 5.25%. For 365 days to 389 days, the rate is 6.20%. For 390 days to less than 23 months, the interest rate is 6.40%. For 23 months to less than 2 years, the rate increases to 6.50%. For 2 years to less than 3 years, Kotak offers 6.65%. For 3 years to less than 4 years, the rate is 6.70%. For 4 years to less than 5 years, the rate is 6.20%. For 5 years and up to 10 years, the rate is 6.20%.

For senior citizens, Kotak Mahindra Bank provides an additional 0.50% interest on all tenures. For instance, a senior citizen would get 3.25% for 7-30 days, 4.00% for 31-90 days, 4.50% for 91-179 days, 5.75% for 180-364 days, 6.70% for 365 days to 389 days, 6.90% for 390 days to less than 23 months, 7.00% for 23 months to less than 2 years, 7.15% for 2 years to less than 3 years, 7.20% for 3 years to less than 4 years, 6.70% for 4 years to less than 5 years, and 6.70% for 5 years and up to 10 years.

### ## ICICI Bank Fixed Deposit Rates

For general citizens, ICICI Bank offers an interest rate of 3.00% for FDs with tenure of 7-14 days. For FDs with tenure of 15-29 days, the interest rate is 3.00%. For 30-45 days, the rate increases to 3.50%. For 46-60 days, ICICI Bank provides 4.25%. For 61-90 days, the rate is 4.50%. For 91-120 days, the rate is 4.75%. For 121-184 days, ICICI Bank offers 5.00%. For

185-270 days, the rate increases to 5.50%. For 271-365 days, the interest rate is 6.00%. For 366-389 days, the rate is 6.70%. For 390 days to less than 15 months, ICICI Bank offers 6.70%. For 15 months to less than 18 months, the rate is 7.10%. For 18 months to 2 years, the rate is 7.00%. For 2 years 1 day to 3 years, the rate is 7.00%. For 3 years 1 day to 5 years, the rate is 7.00%. For 5 years 1 day to 10 years, the rate is 6.90%.

For senior citizens, ICICI Bank offers an additional 0.50% interest on all tenures. For example, a senior citizen would receive 3.50% for 7-14 days, 3.50% for 15-29 days, 4.00% for 30-45 days, 4.75% for 46-60 days, 5.00% for 61-90 days, 5.25% for 91-120 days, 5.50% for 121-184 days, 6.00% for 185-270 days, 6.50% for 271-365 days, 7.20% for 366-389 days, 7.20% for 390 days to less than 15 months, 7.60% for 15 months to less than 18 months, 7.50% for 18 months to 2 years, 7.50% for 2 years 1 day to 3 years, 7.50% for 3 years 1 day to 5 years, and 7.40% for 5 years 1 day to 10 years.

### ## Axis Bank Fixed Deposit Rates

For general citizens, Axis Bank offers an interest rate of 3.00% for FDs with tenure of 7-29 days. For FDs with tenure of 30-89 days, the interest rate is 3.50%. For 90 days to 120 days, the rate increases to 4.25%. For 121-179 days, Axis Bank provides 4.50%. For 180 days to less than 1 year, the rate is 5.75%. For 1 year to less than 15 months, the interest rate is 6.70%. For 15 months to less than 18 months, the rate is 7.10%. For 18 months to less than 2 years, Axis Bank offers 7.10%. For 2 years to less than 30 months, the rate is 7.25%. For 30 months to less than 3 years, the rate is 7.20%. For 3 years to less than 5 years, the rate is 7.10%. For 5 years to less than 10 years, the rate is 7.00%. For 10 years, the rate is 6.75%.

For senior citizens, Axis Bank provides an additional 0.50% interest on all tenures. For instance, a senior citizen would get 3.50% for 7-29 days, 4.00% for 30-89 days, 4.75% for 90 days to 120 days, 5.00% for 121-179 days, 6.25% for 180 days to less than 1 year, 7.20% for 1 year to less than 15 months, 7.60% for 15 months to less than 18 months, 7.60% for 18 months to less than 2 years, 7.75% for 2 years to less than 30 months, 7.70% for 30 months to less than 3 years, 7.60% for 3 years to less than 5 years, 7.50% for 5 years to less than 10 years, and 7.25% for 10 years.

### Common Features Across Banks:

- Premature withdrawal allowed with possible penalty
- Nomination facility available
- Interest payout options: monthly, quarterly, or at maturity
- TDS applicable if annual interest exceeds ₹40,000 (₹50,000 for senior citizens)
- Tax-saving options with 5-year lock-in available under Section 80C

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## 2.SAVINGS ACCOUNT

**HDFC Bank** offers a savings account interest rate of 3.00% per annum on balances below ₹50 lakh and 3.50% on balances of ₹50 lakh and above. The minimum balance requirement in metro areas is ₹10,000. Customers are provided with a debit card that includes transaction and withdrawal limits. HDFC supports full online and mobile banking features, including fund transfers and UPI. It also offers an auto-sweep facility through the “MoneyMaximizer” account, which converts surplus balance into fixed deposits for higher returns.

**ICICI Bank** provides 3.00% interest per annum for balances below ₹50 lakh and 3.50% for balances of ₹50 lakh and above. A minimum balance of ₹10,000 is required in urban areas. Customers get access to a debit card with reward programs and withdrawal limits. The bank supports comprehensive digital banking via the iMobile app and internet banking. ICICI also offers an auto-sweep feature under the “Savings Plus Account,” which links to fixed deposits for better earnings.

**State Bank of India (SBI)** offers a flat savings account interest rate of 2.70% per annum, irrespective of the account balance. The minimum required balance is ₹3,000 in metro areas and ₹1,000 in rural branches. Customers receive a globally accepted debit card. SBI enables full digital access through its YONO app and Online SBI portal. The bank offers an auto-sweep facility via its “Savings Plus” account, which links the savings account to Multi Option Deposits (MODs).

**Kotak Mahindra Bank** provides savings account interest rates of up to 4.00% per annum, depending on the account balance. The regular savings account requires a minimum balance of ₹10,000, while the Kotak 811 account allows zero balance. Debit cards offered by Kotak come with premium benefits and high transaction limits. Digital banking is fully enabled via the Kotak 811 app and online services. The bank offers an auto-sweep facility where excess funds are moved into fixed deposits for better returns.

**Axis Bank** offers 3.00% interest per annum on balances less than ₹50 lakh and 3.50% on balances of ₹50 lakh and above. A minimum balance of ₹12,000 is required in metro and urban areas. Customers get debit cards with various shopping and travel perks. The Axis Mobile app and online banking portals provide 24/7 digital banking access. Axis also provides an auto-sweep facility through its “Encash 24 Flexi Deposit,” which links surplus funds to FDs.

## ## Savings Account Interest Rates for Major Indian Banks

### ## HDFC Bank Savings Account Interest Rates

HDFC Bank offers a 3.00% interest rate per annum for regular savings accounts with balances up to ₹50 lakhs. For savings account balances between ₹50 lakhs and less



than ₹1 crore, HDFC Bank provides an interest rate of 3.50% per annum. For balances of ₹1 crore and above, the interest rate is 4.00% per annum. Senior citizens receive an additional 0.50% interest on these rates. Interest on savings accounts is calculated on daily balances and credited quarterly.

### ## SBI Savings Account Interest Rates

State Bank of India (SBI) offers a 2.70% interest rate per annum on all regular savings bank accounts regardless of the balance maintained. SBI's interest rate remains uniform at 2.70% whether the account has ₹1,000 or ₹1 crore. For special SBI savings accounts like "SBI Savings Plus Account," the interest rate varies from 2.75% to 3.00% depending on the balance maintained. Interest on SBI savings accounts is calculated daily and paid quarterly. There is no additional rate benefit for senior citizens on savings accounts.

### ## Kotak Mahindra Bank Savings Account Interest Rates

Kotak Mahindra Bank offers a tiered interest rate structure for savings accounts. For balances up to ₹1 lakh, Kotak offers 3.50% interest per annum. For balances above ₹1 lakh and up to ₹5 lakhs, the interest rate is 4.00% per annum. For balances above ₹5 lakhs and up to ₹25 lakhs, Kotak provides 4.50% interest. For balances above ₹25 lakhs, the interest rate is 5.00% per annum. Senior citizens get an additional 0.25% on these rates. Interest is calculated on daily balances and credited monthly.

### ## ICICI Bank Savings Account Interest Rates

ICICI Bank offers an interest rate of 3.00% per annum for savings accounts with balances up to ₹50 lakhs. For savings account balances between ₹50 lakhs and up to ₹1 crore, ICICI Bank provides an interest rate of 3.50% per annum. For balances of ₹1 crore and above, the interest rate is 3.75% per annum. There is no special rate for senior citizens on standard savings accounts. For iWish Flexible RD accounts, ICICI Bank offers up to 5.75% interest. Interest is calculated on daily closing balance and credited quarterly.

### ## Axis Bank Savings Account Interest Rates

Axis Bank offers a 3.00% interest rate per annum for savings accounts with balances up to ₹25 lakhs. For balances above ₹25 lakhs and up to ₹1 crore, the interest rate is 3.50% per annum. For balances above ₹1 crore, Axis Bank provides an interest rate of 3.75% per annum. Axis Bank's "Prime" and "Priority" savings accounts may offer slightly higher rates ranging from 3.25% to 4.00% depending on the balance maintained. Senior

citizens receive an additional 0.50% on the base rates. Interest is calculated daily and credited quarterly.

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### 3. Certificates of Deposit (CDs)

#### Certificates of Deposit (CDs) – Detailed Overview

**HDFC Bank** issues Certificates of Deposit as per RBI guidelines primarily to institutional and high-net-worth investors. These CDs are available in dematerialized form and require a minimum investment of ₹1 lakh. The maturity period can range from 7 days to 1 year. The interest rates on HDFC CDs are market-driven and usually slightly higher than regular FDs, depending on liquidity conditions. These CDs are non-renewable and generally non-withdrawable before maturity.

**ICICI Bank** offers Certificates of Deposit to corporate and institutional investors with a minimum denomination of ₹1 lakh. These are issued in demat form and cannot be redeemed before maturity. The tenure ranges from 7 days to 1 year, and interest is paid at maturity. Rates are typically competitive and vary with market trends. ICICI CDs are tradable in the secondary market, offering some level of liquidity if needed.

**State Bank of India (SBI)** provides Certificates of Deposit mainly to large investors, such as companies and mutual funds. The minimum amount for investment is ₹1 lakh, and the tenure ranges between 7 days and 1 year. SBI's CD rates are determined based on market conditions and liquidity demands. These instruments are issued only in dematerialized form and are not subject to premature withdrawal, though they are tradable on the secondary market.

**Kotak Mahindra Bank** offers CDs to eligible investors like corporations and financial institutions. The minimum investment required is ₹1 lakh, with maturity periods typically spanning 7 days to 1 year. The interest rate is fixed at the time of issuance and is generally higher than the bank's fixed deposit rates. These CDs are issued in demat form, are non-negotiable before maturity, and can be sold in the secondary market under certain conditions.

**Axis Bank** issues Certificates of Deposit to institutional clients, conforming to RBI norms. The face value starts from ₹1 lakh, and the maturity tenure ranges from 7 days up to one year. Interest is paid at maturity, and the yield is decided based on prevailing market rates. Axis CDs are issued in electronic form and are not available for premature encashment but can be traded on the secondary market.

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### Key Common Features Across Banks:

- CDs are available only in dematerialized (electronic) format.
  - Minimum investment amount: ₹1 lakh.
  - Maturity: 7 days to 1 year.
  - Interest is fixed and paid on maturity
  - Premature withdrawal is not allowed.
  - CDs are tradable in the secondary market
- 

## 4. Public Provident Fund (PPF)

PPF is a government-backed savings scheme offering tax benefits and fixed returns.

The current PPF interest rate is 7.1% per annum, compounded annually. The scheme has a tenure of 15 years, with options for extension. Investors can contribute a minimum of ₹500 and a maximum of ₹1.5 lakh per financial year. The PPF offers EEE (Exempt-Exempt-Exempt) tax benefits, meaning investments, interest earned, and maturity amount are all tax-free. Partial withdrawals are allowed after the 7th year, and loans can be availed between the 3rd and 6th year.

### Public Provident Fund (PPF) – Detailed Overview

The **Public Provident Fund (PPF)** is a long-term, government-backed savings scheme designed to provide safe and tax-free returns to Indian citizens. It is available through all major public and private sector banks, including HDFC, ICICI, SBI, Kotak Mahindra, and Axis Bank.

The **current interest rate on PPF is 7.1% per annum**, compounded annually, and it is reviewed quarterly by the Ministry of Finance. The interest earned is fully exempt from tax under Section 10 of the Income Tax Act.

The **tenure of a PPF account is 15 years**, which can be extended in blocks of 5 years after maturity. Investors must deposit a **minimum of ₹500 and can invest up to ₹1.5 lakh per financial year**. Contributions can be made in a lump sum or in a maximum of 12 installments annually.

PPF investments fall under the **EEE tax category** (Exempt-Exempt-Exempt), meaning the invested amount, interest earned, and maturity proceeds are all exempt from tax under Section 80C, making it one of the most tax-efficient savings tools available.

Partial withdrawals are permitted **after completion of the 7th year**, and **loans can be availed between the 3rd and 6th year** against the balance in the account. The loan amount can be up to 25% of the balance at the end of the second financial year preceding the year of loan application.

All the mentioned banks offer PPF account services through **both online and offline channels**. Customers can open and manage their PPF accounts using internet banking or by visiting a branch. Contributions can be automated via standing instructions.

The PPF scheme is best suited for **long-term wealth creation and retirement planning**, especially for risk-averse investors seeking **stable, sovereign-guaranteed returns**.

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#### Investment Advisory Considerations:

1. **Risk Appetite:** All listed options are low-risk. PPF has sovereign backing.
2. **Liquidity Needs:** Savings accounts and FDs (with premature withdrawal) offer more liquidity.
3. **Investment Horizon:** PPF for long-term, FDs/CDs for medium term, savings for short-term.
4. **Taxation:** FDs/CDs are taxable; PPF is tax-free under Section 80C.
5. **Senior Citizens:** Opt for senior citizen FD schemes to maximize returns.
6. **Diversification:** Use a mix of instruments to balance returns and liquidity.

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#### 1. Fixed Deposit (FD)

**What it is:** A lump sum investment locked for a fixed tenure with guaranteed returns.

- **Recommended When:**

- You want **capital safety** with **predictable returns**
  - You have a **lump sum** (e.g., ₹10,000+) to invest
  - Your investment horizon is **6 months to 10 years**
  - You want **better returns** than a savings account (currently ~6–7.5%)
  - You are a **senior citizen** (higher interest rates)
  - **Not Ideal When:**
    - You need **liquidity** (premature withdrawal has penalty)
    - You need **tax-free returns** (FD interest is taxable)
  - **Best For:** Short to medium-term low-risk investments
- 

## 2. 💰 Savings Account

**What it is:** A basic bank account with daily liquidity and minimal interest.

- **Recommended When:**
  - You want **full liquidity** and **immediate access** to funds
  - You are saving for **emergency needs or short-term expenses**
  - You want to **park idle money safely**
- **Interest Rates:** 2.5% to 4% per annum (very low)
- **Not Ideal When:**
  - You're saving for long-term goals
  - You want to beat inflation

- **Best For:** Emergency funds, parking money temporarily
- 

### 3. 🌱 Public Provident Fund (PPF)

**What it is:** A government-backed, tax-free, long-term investment plan.

- **Recommended When:**
    - You want a **long-term, risk-free, tax-saving** option
    - You are investing for **retirement or long-term goals (15+ years)**
    - You want **EEE benefits** (Exempt-Exempt-Exempt under 80C)
    - You can commit to **regular yearly investments (min ₹500, max ₹1.5L)**
  - **Returns:** 7.1% (compounded yearly, tax-free)
  - **Lock-in:** 15 years (partial withdrawal allowed after year 6)
  - **Not Ideal When:**
    - You want flexibility or short-term access
    - You can't commit long-term
  - **Best For:** Retirement, children's education/marriage, tax-saving
- 

### 4. 📄 Certificate of Deposit (CD)

**What it is:** A short-term time deposit issued by banks (like FDs, but tradable).

- **Recommended When:**
  - You want **low-risk short-term investment** (3 months to 1 year)

- You're a **corporate, HNI, or institutional investor**
- You want **better rates than savings but shorter than FD**
- **Returns:** Usually slightly higher than savings, similar to short FDs
- **Liquidity:** Tradable on secondary markets (not very liquid for retail)
- **Not Ideal When:**
  - You are an individual retail investor (not easily accessible)
  - You want recurring deposits or flexibility
- **Best For:** Short-term surplus cash for HNIs or businesses

## **Final Recommendation**

A well-diversified low-risk portfolio could include:

- 40% in Fixed Deposits (laddering for liquidity)
- 20% in Savings Account (for daily expenses and emergency fund)
- 20% in PPF (for tax savings and long-term growth)
- 20% in Certificates of Deposit (for higher short-term returns)

Consult a certified financial advisor to tailor this strategy to your individual goals and tax situation.

## General Financial Advice for Mutual Funds:

### 1. Assess Your Risk Appetite:

- If you prefer stability and safety, consider debt or hybrid mutual funds.
- If you're comfortable with volatility and aim for higher returns, go for equity funds.

### 2. Define Your Investment Horizon:

- Short-term (1–3 years): Consider liquid or short-duration debt funds.
- Long-term (5+ years): Consider equity mutual funds or ELSS for tax benefits.

### 3. Diversify:

- Don't invest all your money in one fund or one type of fund. Diversify across fund types and sectors.

### 4. Check Past Performance:

- While not a guarantee of future returns, consistent past performance indicates good fund management.

### 5. Look at Expense Ratio:

- This is the cost of managing the fund. Lower is generally better, especially for long-term investors.

### 6. Review Fund Manager History:

- A skilled and consistent fund manager can significantly influence fund returns.

### 7. Taxation:

- ELSS funds offer tax benefits under section 80C.
- Long-term capital gains (LTCG) on equity funds are taxed after ₹1L at 10%.

### 8. Use SIPs for Discipline:

- Systematic Investment Plans (SIPs) help reduce risk by investing at different market levels over time.

### 9. Exit Load:

- Check if there's a fee for exiting the fund early.

### 10. Match Your Goal:

- Choose a fund type that matches your goal—wealth creation, retirement, education, etc.



## Common Mutual Fund Terms Explained:

### 1. NAV (Net Asset Value):

- The price per unit of the mutual fund. It changes daily based on the market.

### 2. Benchmark:

- A standard index (like Nifty 500) used to compare the fund's performance.

### 3. Expense Ratio:

- The annual fee charged by the fund manager, expressed as a percentage of the fund's assets.

### 4. Lock-in Period:

- A period during which you cannot redeem your investment. ELSS funds have a 3-year lock-in.

### 5. SIP (Systematic Investment Plan):

- A method of investing a fixed amount regularly in a mutual fund.

### 6. AUM (Assets Under Management):

- The total market value of all the assets managed by the fund.

### 7. Exit Load:

- A fee charged when an investor exits (sells) the fund within a specific period.

### 8. Equity Fund:

- A fund that invests mainly in stocks (high risk, high return).

### 9. Debt Fund:

- A fund that invests in bonds or fixed-income securities (low to moderate risk).

### 10. Hybrid Fund:

- A mix of equity and debt instruments.

### 11. ELSS (Equity Linked Savings Scheme):

- Tax-saving mutual fund with a 3-year lock-in period.

### 12. Risk Level:

- An indicator of volatility. Higher risk means greater potential for gains or losses.

## How to Evaluate a Mutual Fund:

### 1. Performance vs Benchmark:

- Has the fund consistently outperformed its benchmark index over 3–5 years?

### 2. Fund Consistency:

- Are the returns stable across 1, 3, 5, and 10 years?

### 3. Portfolio Quality:

- What companies or instruments is the fund investing in? Look for blue-chip or high-growth companies.

### 4. Risk Level vs Investor Profile:

- Match the fund's risk level with your personal risk tolerance and goals.

### 5. Fund House Reputation:

- ICICI, SBI, HDFC and other major banks have long-standing mutual fund arms with robust processes.

### 6. Fund Manager Track Record:

- Check if the same manager has stayed with the fund and delivered consistent results.

### 7. Expense Ratio:

- For actively managed funds, a slightly higher ratio may be justified by better returns.

### 8. Minimum Investment:

- Can you start with ₹500 or ₹1,000? Some funds allow micro-investing.

### 9. Exit Load & Lock-In:

- Understand the fees if you redeem early and whether your money is locked.

### 10. Ratings:

- Use CRISIL, Value Research, or Morningstar ratings as references, not absolutes.

## HDFC Asset Allocator Fund of Funds

- **Returns (1 Year):** 15.46%
  - **Performance Summary:**
    - Scheme Returns (%): 1 Year: 9.97%, 3 Years: 15.22%, Since Inception: 15.46%
    - Benchmark Returns (%): 1 Year: 7.08%, 3 Years: 10.49%, Since Inception: 11.31%
    - Additional Benchmark Returns (%): 1 Year: 1.89%, 3 Years: 10.92%, Since Inception: 12.82%
    - Value of Investment of ₹10,000:
      - Scheme: 1 Year: ₹10,996.83, 3 Years: ₹15,300.35, Since Inception: ₹17,320.00
      - Benchmark: 1 Year: ₹10,708.24, 3 Years: ₹13,494.03, Since Inception: ₹15,061.27
      - Additional Benchmark: 1 Year: ₹10,189.46, 3 Years: ₹13,651.86, Since Inception: ₹15,858.49
  - **Top Allocations:**
    - HDFC Flexi Cap Fund - Direct Plan- Growth Option: 17.79%
    - HDFC Large Cap Fund - Direct Plan - Growth Option: 17.02%
    - HDFC Short Term Debt Fund - Growth Option - Direct Plan: 14.08%
    - HDFC Gold Exchange Traded Fund: 13.25%
  - **Additional Details:**
    - NAV: 11.31%
    - Risk Level: High Risk
    - Benchmark: 90% NIFTY 50 Hybrid Composite Debt 65:35 Index + 10% Domestic Gold Prices
    - Minimum Investment: ₹100.00
- 

## HDFC Equity Savings Fund

- **Returns (1 Year):** 10.22%
- **Performance Summary:**
  - Scheme Returns (%): 1 Year: 4.89%, 3 Years: 10.09%, 5 Years: 12.01%, 10 Years: 10.10%, Since Inception: 10.22%
  - Benchmark Returns (%): 1 Year: 5.92%, 3 Years: 8.33%, 5 Years: 9.88%, 10 Years: 8.38%, Since Inception: 9.25%

- Additional Benchmark Returns (%): 1 Year: 9.06%, 3 Years: 6.76%, 5 Years: 5.41%, 10 Years: 6.55%, Since Inception: 6.59%
  - Value of Investment of ₹10,000:
    - Scheme: 1 Year: ₹10,489.03, 3 Years: ₹13,346.59, 5 Years: ₹17,640.11, 10 Years: ₹26,208.20, Since Inception: ₹32,684.77
    - Benchmark: 1 Year: ₹10,592.35, 3 Years: ₹12,714.66, 5 Years: ₹16,027.83, 10 Years: ₹22,383.89, Since Inception: ₹29,342.10
    - Additional Benchmark: 1 Year: ₹10,906.10, 3 Years: ₹12,172.06, 5 Years: ₹13,014.85, 10 Years: ₹18,868.43, Since Inception: ₹21,745.69
  - **Top Allocations:**
    - HDFC Bank Ltd.: 8.73%
    - Reliance Industries Ltd.: 5.61%
    - ICICI Bank Ltd.: 5.15%
  - **Additional Details:**
    - NAV: 9.25%
    - Risk Level: Moderately High Risk
    - Benchmark: NIFTY Equity Savings Index
    - Minimum Investment: ₹100.00
- 

## HDFC Flexi Cap Fund

- **Returns (1 Year):** 16.44%
- **Performance Summary:**
  - Scheme Returns (%): 1 Year: 10.05%, 3 Years: 22.19%, 5 Years: 24.12%, 10 Years: 14.51%, Since Inception: 16.44%
  - Benchmark Returns (%): 1 Year: -0.08%, 3 Years: 12.70%, 5 Years: 17.78%, 10 Years: 11.91%, Since Inception: 13.67%
  - Additional Benchmark Returns (%): 1 Year: 1.89%, 3 Years: 10.92%, 5 Years: 15.94%, 10 Years: 10.95%, Since Inception: 12.76%
  - Value of Investment of ₹10,000:
    - Scheme: 1 Year: ₹11,005.06, 3 Years: ₹18,253.68, 5 Years: ₹29,495.93, 10 Years: ₹38,829.92, Since Inception: ₹63,719.84
    - Benchmark: 1 Year: ₹9,991.76, 3 Years: ₹14,319.97, 5 Years: ₹22,682.95, 10 Years: ₹30,845.27, Since Inception: ₹47,535.46
    - Additional Benchmark: 1 Year: ₹10,189.46, 3 Years: ₹13,651.86, 5 Years: ₹20,966.19, 10 Years: ₹28,308.42, Since Inception: ₹43,097.81
- **Top Allocations:**

- HDFC Bank Ltd.: 9.73%
- ICICI Bank Ltd.: 9.29%
- Axis Bank Ltd.: 8.87%
- **Additional Details:**
  - NAV: 13.67%
  - Risk Level: Very High Risk
  - Benchmark: NIFTY 500 Total Returns Index
  - Minimum Investment: ₹100.00

## HDFC Gold ETF Fund of Fund

- **Returns (1 Year): 7.54%**
- **Performance Summary:**
  - Scheme Returns (%): 1 Year: 34.79%, 3 Years: 17.65%, 5 Years: 13.86%, 10 Years: 11.32%, Since Inception: 7.54%
  - Benchmark Returns (%): 1 Year: 36.63%, 3 Years: 18.48%, 5 Years: 14.74%, 10 Years: 12.34%, Since Inception: 8.77%
  - Value of Investment of ₹10,000:
    - Scheme: 1 Year: ₹13,478.84, 3 Years: ₹16,290.27, 5 Years: ₹19,148.03, 10 Years: ₹29,269.70, Since Inception: ₹24,213.55
    - Benchmark: 1 Year: ₹13,662.59, 3 Years: ₹16,637.54, 5 Years: ₹19,898.59, 10 Years: ₹32,066.04, Since Inception: ₹27,797.57
- **Top Allocations:**
  - HDFC Gold Exchange Traded Fund: 99.71%
- **Additional Details:**
  - NAV: 8.77%
  - Risk Level: High Risk
  - Benchmark: Domestic Price of Physical Gold
  - Minimum Investment: ₹100.00

## HDFC Large Cap Fund

- **Returns (1 Year): 13.74%**
- **Performance Summary:**
  - Scheme Returns (%): 1 Year: 1.25%, 3 Years: 15.77%, 5 Years: 18.51%, 10 Years: 11.79%, Since Inception: 13.74%
  - Benchmark Returns (%): 1 Year: 0.91%, 3 Years: 10.94%, 5 Years: 15.99%, 10 Years: 11.12%, Since Inception: 13.00%
  - Value of Investment of ₹10,000:

- Scheme: 1 Year: ₹10,124.91, 3 Years: ₹15,521.97, 5 Years: ₹23,397.36, 10 Years: ₹30,526.39, Since Inception: ₹47,907.03
    - Benchmark: 1 Year: ₹10,091.49, 3 Years: ₹13,658.18, 5 Years: ₹21,014.45, 10 Years: ₹28,747.78, Since Inception: ₹44,234.14
  - **Top Allocations:**
    - HDFC Bank Ltd.: 10.28%
    - ICICI Bank Ltd.: 9.62%
    - Larsen and Toubro Ltd.: 5.66%
  - **Additional Details:**
    - NAV: 13.00%
    - Risk Level: Very High Risk
    - Benchmark: NIFTY 100 (Total Return Index)
    - Minimum Investment: ₹100.00
- 

## HDFC Arbitrage Fund

- **Returns (1 Year): 6.41%**
  - **Performance Summary:**
    - Scheme Returns (%): 1 Year: 7.89%, 3 Years: 7.01%, 5 Years: 5.77%, 10 Years: 6.26%, Since Inception: 6.41%
    - Benchmark Returns (%): 1 Year: 7.52%, 3 Years: 6.74%, 5 Years: 5.26%, 10 Years: 5.58%, Since Inception: 5.83%
    - Value of Investment of ₹10,000:
      - Scheme: 1 Year: ₹10,789.34, 3 Years: ₹12,255.15, 5 Years: ₹13,244.73, 10 Years: ₹18,361.01, Since Inception: ₹19,683.00
      - Benchmark: 1 Year: ₹10,752.32, 3 Years: ₹12,163.35, 5 Years: ₹12,924.97, 10 Years: ₹17,225.63, Since Inception: ₹18,558.92
  - **Top Allocations:**
    - Reliance Industries Ltd.: 7.32%
    - ICICI Bank Ltd.: 5.57%
    - Axis Bank Ltd.: 5.15%
  - **Additional Details:**
    - NAV: 5.83%
    - Risk Level: Low Risk
    - Benchmark: NIFTY 50 Arbitrage Index
    - Minimum Investment: ₹100.00
- 

## HDFC Balanced Advantage Fund

- **Returns (1 Year):** 15.31%
  - **Performance Summary:**
    - Scheme Returns (%): 1 Year: 4.77%, 3 Years: 19.76%, 5 Years: 20.90%, 10 Years: 13.56%, Since Inception: 15.31%
    - Benchmark Returns (%): 1 Year: 4.96%, 3 Years: 8.86%, 5 Years: 11.80%, 10 Years: 9.62%, Since Inception: 10.62%
    - Value of Investment of ₹10,000:
      - Scheme: 1 Year: ₹10,477.26, 3 Years: ₹17,186.50, 5 Years: ₹25,855.03, 10 Years: ₹35,705.38, Since Inception: ₹56,616.38
      - Benchmark: 1 Year: ₹10,496.29, 3 Years: ₹12,903.37, 5 Years: ₹17,477.53, 10 Years: ₹25,080.87, Since Inception: ₹34,147.74
  - **Top Allocations:**
    - HDFC Bank Ltd.: 5.71%
    - ICICI Bank Ltd.: 3.73%
    - Infosys Limited: 3.43%
  - **Additional Details:**
    - NAV: 10.62%
    - Risk Level: Very High Risk
    - Benchmark: NIFTY 50 Hybrid Composite Debt 50:50 Index
    - Minimum Investment: ₹100.00
- 

## HDFC Banking & Financial Services Fund

- **Returns (1 Year):** 12.32%
- **Performance Summary:**
  - Scheme Returns (%): 1 Year: 5.49%, 3 Years: 15.28%, Since Inception: 12.32%
  - Benchmark Returns (%): 1 Year: 13.98%, 3 Years: 11.82%, Since Inception: 10.65%
  - Value of Investment of ₹10,000:
    - Scheme: 1 Year: ₹10,549.24, 3 Years: ₹15,324.86, Since Inception: ₹15,308.00
    - Benchmark: 1 Year: ₹11,398.45, 3 Years: ₹13,986.85, Since Inception: ₹14,490.59
- **Top Allocations:**
  - HDFC Bank Ltd.: 22.24%
  - ICICI Bank Ltd.: 17.67%
  - Axis Bank Ltd.: 6.53%
- **Additional Details:**

- NAV: 10.65%
  - Risk Level: Very High Risk
  - Benchmark: NIFTY Financial Services TRI
  - Minimum Investment: ₹100.00
- 

## HDFC Banking and PSU Debt Fund

- **Returns (1 Year): 7.96%**
- **Performance Summary:**
  - Scheme Returns (%): 1 Year: 7.76%, 3 Years: 6.55%, 5 Years: 6.61%, 10 Years: 7.85%, Since Inception: 7.96%
  - Benchmark Returns (%): 1 Year: 7.44%, 3 Years: 5.83%, 5 Years: 6.03%, 10 Years: 7.04%, Since Inception: 7.37%
  - Value of Investment of ₹10,000:
    - Scheme: 1 Year: ₹10,776.05, 3 Years: ₹12,100.14, 5 Years: ₹13,777.36, 10 Years: ₹21,309.24, Since Inception: ₹23,100.50
    - Benchmark: 1 Year: ₹10,744.46, 3 Years: ₹11,854.89, 5 Years: ₹13,404.76, 10 Years: ₹19,763.88, Since Inception: ₹21,757.11
- **Top Allocations:**
  - 7.18% GOI MAT 140833: 3.86%
  - Indian Railways Finance Corp. Ltd.: 4.72%
  - Small Industries Development Bank: 3.85%
- **Additional Details:**
  - NAV: 7.37%
  - Risk Level: Moderate Risk
  - Benchmark: Nifty Banking & PSU Debt Index A-II
  - Minimum Investment: ₹100.00

## HDFC NIFTY 50 Index Fund

- **Returns (1 Year): 12.41%**
- **Performance Summary:**
  - Scheme Returns (%): 1 Year: 1.58%, 3 Years: 10.62%, 5 Years: 15.52%, 10 Years: 10.63%, Since Inception: 12.41%
  - Benchmark Returns (%): 1 Year: 1.89%, 3 Years: 10.92%, 5 Years: 15.94%, 10 Years: 10.95%, Since Inception: 12.76%
  - Value of Investment of ₹10,000:
    - Scheme: 1 Year: ₹10,158.30, 3 Years: ₹13,541.16, 5 Years: ₹20,591.72, 10 Years: ₹27,492.36, Since Inception: ₹41,507.55



- Benchmark: 1 Year: ₹10,189.46, 3 Years: ₹13,651.86, 5 Years: ₹20,966.19, 10 Years: ₹28,308.42, Since Inception: ₹43,097.81

- **Top Allocations:**

- HDFC Bank Ltd.: 13.30%
- ICICI Bank Ltd.: 8.58%
- Reliance Industries Ltd.: 8.23%

- **Additional Details:**

- NAV: 12.76%
- Risk Level: Very High Risk
- Benchmark: NIFTY 50 Index (Total Returns Index)
- Minimum Investment: ₹100.00

## SBI Banking and PSU Fund Direct Growth

**Returns (1 Year):** 7.15%

### Performance Summary:

**Scheme Returns (%):** 1 Year: 7.15%, 3 Years: 5.50%, 5 Years: 6.70%, 10 Years: 7.65%, Since Inception: 7.30%

**Benchmark Returns (%):** 1 Year: 6.20%, 3 Years: 4.80%, 5 Years: 6.10%, 10 Years: 6.95%, Since Inception: 6.85%

### Value of Investment of ₹10,000:

**Scheme:** 1 Year: ₹10,715, 3 Years: ₹11,739, 5 Years: ₹13,838, 10 Years: ₹21,106, Since Inception: ₹20,492

**Benchmark:** 1 Year: ₹10,620, 3 Years: ₹11,508, 5 Years: ₹13,442, 10 Years: ₹19,703, Since Inception: ₹19,141

### Top Allocations:

Power Finance Corporation Ltd.: 8.12%

National Bank for Agriculture & Rural Development: 7.55%

Indian Railway Finance Corporation Ltd.: 6.30%

### Additional Details:

NAV: ₹28.97

Risk Level: Moderate

Benchmark: CRISIL Short Term Bond Fund Index

Minimum Investment: ₹5,000 lump sum, ₹500 SIP

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## SBI Magnum Gilt Fund Direct Growth

**Returns (1 Year):** 11.30%

### Performance Summary:

**Scheme Returns (%):** 1 Year: 11.30%, 3 Years: 8.75%, 5 Years: 7.90%, 10 Years: 8.35%, Since Inception: 8.50%

**Benchmark Returns (%):** 1 Year: 10.90%, 3 Years: 7.80%, 5 Years: 7.40%, 10 Years: 7.85%, Since Inception: 8.00%

### Value of Investment of ₹10,000:

**Scheme:** 1 Year: ₹11,130, 3 Years: ₹12,867, 5 Years: ₹14,622, 10 Years: ₹22,378, Since Inception: ₹23,659

**Benchmark:** 1 Year: ₹10,900, 3 Years: ₹12,529, 5 Years: ₹14,297, 10 Years: ₹21,243,  
Since Inception: ₹22,080

**Top Allocations:**

GOI Bond 7.26% 2033: 5.72%

GOI Bond 7.18% 2033: 5.29%

GOI Bond 6.97% 2026: 4.31%

Cash Equivalents: 3.85%

**Additional Details:**

NAV: ₹83.92

Risk Level: Moderate

Benchmark: CRISIL Dynamic Gilt Index

Minimum Investment: ₹5,000 lump sum, ₹500 SIP

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**SBI Gold Direct Plan Growth**

**Returns (1 Year):** 24.10%

**Performance Summary:**

**Scheme Returns (%):** 1 Year: 24.10%, 3 Years: 18.82%, 5 Years: 11.87%, 10 Years: 9.94%, Since Inception: 10.26%

**Benchmark Returns (%):** 1 Year: 23.40%, 3 Years: 17.90%, 5 Years: 11.15%, 10 Years: 9.62%, Since Inception: 9.98%

**Value of Investment of ₹10,000:**

**Scheme:** 1 Year: ₹12,410, 3 Years: ₹16,829, 5 Years: ₹17,488, 10 Years: ₹25,931,  
Since Inception: ₹27,498

**Benchmark:** 1 Year: ₹12,340, 3 Years: ₹16,387, 5 Years: ₹17,057, 10 Years: ₹25,045,  
Since Inception: ₹26,437

**Top Allocations:**

Gold ETFs: 99.75%

Cash Equivalents: 0.25%

**Additional Details:**

NAV: ₹22.01

Risk Level: High

Benchmark: Domestic Price of Gold

Minimum Investment: ₹5,000 lump sum, ₹500 SIP

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## **SBI Banking & Financial Services Fund Direct Growth**

**Returns (1 Year):** 10.30%

### **Performance Summary:**

**Scheme Returns (%):** 1 Year: 10.30%, 3 Years: 15.84%, 5 Years: 23.58%, 10 Years: 20.85%, Since Inception: 21.14%

**Benchmark Returns (%):** 1 Year: 9.90%, 3 Years: 14.65%, 5 Years: 21.22%, 10 Years: 19.20%, Since Inception: 19.75%

### **Value of Investment of ₹10,000:**

**Scheme:** 1 Year: ₹11,030, 3 Years: ₹15,586, 5 Years: ₹28,671, 10 Years: ₹65,013, Since Inception: ₹73,292

**Benchmark:** 1 Year: ₹10,990, 3 Years: ₹15,080, 5 Years: ₹26,204, 10 Years: ₹60,898, Since Inception: ₹68,984

### **Top Allocations:**

HDFC Bank: 7.52%

ICICI Bank: 6.94%

Axis Bank: 5.31%

Kotak Mahindra Bank: 4.76%

Bajaj Finance: 4.09%

### **Additional Details:**

NAV: ₹122.86

Risk Level: Very High

Benchmark: Nifty Financial Services TRI

Minimum Investment: ₹5,000 lump sum, ₹500 SIP

## **SBI Consumption Opportunities Fund**

**Returns (1 Year):** 6.03%

### **Performance Summary:**

**Scheme Returns (%):** 1 Year: 6.03%, 3 Years: 15.82%, 5 Years: 28.98%, 10 Years: 15.74%, Since Inception: 16.72%

**Benchmark Returns (%):** 1 Year: 5.32%, 3 Years: 15.16%, 5 Years: 24.51%, 10 Years: 13.16%, Since Inception: —

### **Value of Investment of ₹10,000:**

**Scheme:** 1 Year: ₹10,603.00, 3 Years: ₹15,547.00, 5 Years: ₹23,498.00, 10 Years:

₹42,895.00, Since Inception: ₹47,345.00

Benchmark: 1 Year: ₹10,532.00, 3 Years: ₹15,283.00, 5 Years: ₹22,255.00, 10 Years: ₹34,895.00, Since Inception: —

**Top Allocations:**

Bharti Airtel Ltd.: 5.49%

Ganesha Ecosphere Ltd.: 5.41%

Jubilant FoodWorks Ltd.: 4.89%

**Additional Details:**

NAV: ₹332.33

Risk Level: Very High Risk

Benchmark: NIFTY India Consumption TRI

Minimum Investment: ₹5,000.00

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**SBI Magnum Midcap Fund**

**Returns (1 Year):** 2.57%

**Performance Summary:**

Scheme Returns (%): 1 Year: 2.57%, 3 Years: 15.60%, 5 Years: 32.17%, 10 Years: 14.74%, Since Inception: 19.06%

Benchmark Returns (%): 1 Year: 2.00%, 3 Years: 17.11%, 5 Years: 28.54%, 10 Years: 15.00%, Since Inception: —

**Value of Investment of ₹10,000:**

Scheme: 1 Year: ₹10,257.00, 3 Years: ₹15,460.00, 5 Years: ₹23,217.00, 10 Years: ₹39,895.00, Since Inception: ₹58,345.00

Benchmark: 1 Year: ₹10,200.00, 3 Years: ₹15,960.00, 5 Years: ₹21,854.00, 10 Years: ₹40,895.00, Since Inception: —

**Top Allocations:**

Bajaj Finance Ltd.: 3.43%

Torrent Power Ltd.: 3.35%

Shree Cement Ltd.: 3.29%

**Additional Details:**

NAV: ₹238.31

Risk Level: Very High Risk

Benchmark: NIFTY Midcap 150 TRI

Minimum Investment: ₹5,000.00

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## **SBI Large & Midcap Fund**

**Returns (1 Year):** 4.46%

### **Performance Summary:**

Scheme Returns (%): 1 Year: 4.46%, 3 Years: 14.26%, 5 Years: 27.72%, 10 Years: 13.89%, Since Inception: 16.65%

Benchmark Returns (%): 1 Year: 2.04%, 3 Years: 15.86%, 5 Years: 25.17%, 10 Years: 13.68%, Since Inception: —

### **Value of Investment of ₹10,000:**

Scheme: 1 Year: ₹10,446.00, 3 Years: ₹14,926.00, 5 Years: ₹22,772.00, 10 Years: ₹36,895.00, Since Inception: ₹48,345.00

Benchmark: 1 Year: ₹10,204.00, 3 Years: ₹15,486.00, 5 Years: ₹21,517.00, 10 Years: ₹36,680.00, Since Inception: —

### **Top Allocations:**

HDFC Bank Ltd.: 8.18%

Kotak Mahindra Bank Ltd.: 4.13%

Axis Bank Ltd.: 3.45%

### **Additional Details:**

NAV: ₹615.24

Risk Level: Very High Risk

Benchmark: NIFTY Large Midcap 250 TRI

Minimum Investment: ₹5,000.00

## **ICICI Prudential Bluechip Fund**

**Returns (1 Year):** 11.42%

### **Performance Summary:**

Scheme Returns (%): 1 Year: 11.42%, 3 Years: 14.03%, 5 Years: 16.25%, 10 Years: 13.72%, Since Inception: 14.81%

Benchmark Returns (%): 1 Year: 10.88%, 3 Years: 13.45%, 5 Years: 15.52%, 10 Years: 13.21%, Since Inception: 14.22%

### **Value of Investment of ₹10,000:**

Scheme: 1 Year: ₹11,142.00, 3 Years: ₹14,823.50, 5 Years: ₹21,291.40, 10 Years: ₹36,138.55, Since Inception: ₹48,765.30

Benchmark: 1 Year: ₹11,088.00, 3 Years: ₹14,582.20, 5 Years: ₹20,753.80, 10 Years: ₹35,020.80, Since Inception: ₹46,385.00

**Top Allocations:**

ICICI Bank Ltd.: 9.15%

Infosys Ltd.: 7.20%

HDFC Bank Ltd.: 6.87%

**Additional Details:**

NAV: ₹92.53

Risk Level: Very High Risk

Benchmark: Nifty 100 TRI

Minimum Investment: ₹100.00

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**ICICI Prudential Value Discovery Fund**

**Returns (1 Year):** 8.64%

**Performance Summary:**

Scheme Returns (%): 1 Year: 8.64%, 3 Years: 16.12%, 5 Years: 18.05%, 10 Years: 14.35%, Since Inception: 18.76%

Benchmark Returns (%): 1 Year: 7.82%, 3 Years: 15.04%, 5 Years: 17.32%, 10 Years: 13.79%, Since Inception: 17.98%

**Value of Investment of ₹10,000:**

Scheme: 1 Year: ₹10,864.00, 3 Years: ₹15,683.22, 5 Years: ₹22,874.14, 10 Years: ₹38,114.80, Since Inception: ₹56,448.60

Benchmark: 1 Year: ₹10,782.00, 3 Years: ₹15,228.93, 5 Years: ₹22,103.50, 10 Years: ₹36,291.25, Since Inception: ₹53,700.40

**Top Allocations:**

Sun Pharmaceutical Industries Ltd.: 5.44%

NTPC Ltd.: 5.12%

Tata Steel Ltd.: 4.95%

**Additional Details:**

NAV: ₹192.68

Risk Level: High Risk

Benchmark: S&P BSE 500 TRI

Minimum Investment: ₹100.00

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## ICICI Prudential Technology Fund

**Returns (1 Year):** 14.32%

### Performance Summary:

Scheme Returns (%): 1 Year: 14.32%, 3 Years: 20.43%, 5 Years: 24.88%, 10 Years: 19.54%, Since Inception: 21.12%

Benchmark Returns (%): 1 Year: 13.89%, 3 Years: 19.55%, 5 Years: 23.74%, 10 Years: 18.98%, Since Inception: 20.54%

### Value of Investment of ₹10,000:

Scheme: 1 Year: ₹11,432.00, 3 Years: ₹18,634.70, 5 Years: ₹30,664.30, 10 Years: ₹59,511.40, Since Inception: ₹72,430.20

Benchmark: 1 Year: ₹11,389.00, 3 Years: ₹18,240.10, 5 Years: ₹29,600.75, 10 Years: ₹57,894.00, Since Inception: ₹70,224.10

### Top Allocations:

Infosys Ltd.: 9.70%

Tata Consultancy Services Ltd.: 8.83%

Tech Mahindra Ltd.: 7.12%

### Additional Details:

NAV: ₹253.94

Risk Level: Very High Risk

Benchmark: Nifty IT TRI

Minimum Investment: ₹100.00

## ICICI Prudential Balanced Advantage Fund

**Returns (1 Year):** 9.87%

### Performance Summary:

Scheme Returns (%): 1 Year: 9.87%, 3 Years: 11.54%, 5 Years: 13.29%, 10 Years: 11.87%, Since Inception: 12.62%

Benchmark Returns (%): 1 Year: 9.02%, 3 Years: 10.75%, 5 Years: 12.64%, 10 Years: 11.20%, Since Inception: 11.85%

### Value of Investment of ₹10,000:

Scheme: 1 Year: ₹10,987.00, 3 Years: ₹13,876.90, 5 Years: ₹18,745.55, 10 Years: ₹30,772.41, Since Inception: ₹39,648.00



Benchmark: 1 Year: ₹10,902.00, 3 Years: ₹13,579.20, 5 Years: ₹18,145.90, 10 Years: ₹28,995.50, Since Inception: ₹36,821.00

**Top Allocations:**

ICICI Bank Ltd.: 7.11%

HDFC Bank Ltd.: 6.55%

Infosys Ltd.: 5.47%

**Additional Details:**

NAV: ₹52.37

Risk Level: Moderate to High Risk

Benchmark: Nifty 50 Hybrid Composite Debt 50:50 Index

Minimum Investment: ₹100.00

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**ICICI Prudential Corporate Bond Fund**

**Returns (1 Year): 7.23%**

**Performance Summary:**

Scheme Returns (%): 1 Year: 7.23%, 3 Years: 6.45%, 5 Years: 7.01%, 10 Years: 7.58%, Since Inception: 7.71%

Benchmark Returns (%): 1 Year: 6.89%, 3 Years: 6.14%, 5 Years: 6.75%, 10 Years: 7.30%, Since Inception: 7.41%

**Value of Investment of ₹10,000:**

Scheme: 1 Year: ₹10,723.00, 3 Years: ₹12,062.80, 5 Years: ₹14,043.30, 10 Years: ₹20,918.50, Since Inception: ₹22,735.10

Benchmark: 1 Year: ₹10,689.00, 3 Years: ₹11,958.00, 5 Years: ₹13,865.70, 10 Years: ₹20,302.80, Since Inception: ₹21,945.40

**Top Allocations:**

7.38% GOI 2027: 5.80%

Power Finance Corporation Ltd.: 4.65%

REC Ltd.: 4.20%

**Additional Details:**

NAV: ₹27.93

Risk Level: Moderate Risk

Benchmark: CRISIL Corporate Bond B-III Index

Minimum Investment: ₹5,000.00

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## ICICI Prudential Smallcap Fund

**Returns (1 Year):** 16.94%

**Performance Summary:**

Scheme Returns (%): 1 Year: 16.94%, 3 Years: 21.76%, 5 Years: 27.12%, 10 Years: 18.32%, Since Inception: 20.11%

Benchmark Returns (%): 1 Year: 16.01%, 3 Years: 20.54%, 5 Years: 25.45%, 10 Years: 17.89%, Since Inception: 19.48%

**Value of Investment of ₹10,000:**

Scheme: 1 Year: ₹11,694.00, 3 Years: ₹18,113.40, 5 Years: ₹33,938.10, 10 Years: ₹54,190.20, Since Inception: ₹66,325.80

Benchmark: 1 Year: ₹11,601.00, 3 Years: ₹17,487.90, 5 Years: ₹32,398.00, 10 Years: ₹51,643.70, Since Inception: ₹63,200.10

**Top Allocations:**

Fine Organic Industries Ltd.: 4.28%

Balaji Amines Ltd.: 3.74%

Deepak Nitrite Ltd.: 3.39%

**Additional Details:**

NAV: ₹76.89

Risk Level: Very High Risk

Benchmark: Nifty Smallcap 250 TRI

Minimum Investment: ₹5,000.00

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## ICICI Prudential Nifty Next 50 Index Fund

**Returns (1 Year):** 13.65%

**Performance Summary:**

Scheme Returns (%): 1 Year: 13.65%, 3 Years: 14.02%, 5 Years: 16.75%, 10 Years: 13.85%, Since Inception: 14.72%

Benchmark Returns (%): 1 Year: 13.89%, 3 Years: 14.20%, 5 Years: 17.05%, 10 Years: 14.03%, Since Inception: 14.93%

**Value of Investment of ₹10,000:**

Scheme: 1 Year: ₹11,365.00, 3 Years: ₹14,823.00, 5 Years: ₹21,671.30, 10 Years:

₹36,719.50, Since Inception: ₹49,291.80

Benchmark: 1 Year: ₹11,389.00, 3 Years: ₹14,968.00, 5 Years: ₹22,055.60, 10 Years: ₹37,465.00, Since Inception: ₹50,144.70

**Top Allocations:**

Adani Green Energy Ltd.: 4.12%

Zomato Ltd.: 3.93%

Vedanta Ltd.: 3.71%

**Additional Details:**

NAV: ₹34.91

Risk Level: Very High Risk

Benchmark: Nifty Next 50 TRI

Minimum Investment: ₹100.00

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**ICICI Prudential Long Term Equity Fund (Tax Saving - ELSS)**

**Returns (1 Year):** 10.52%

**Performance Summary:**

Scheme Returns (%): 1 Year: 10.52%, 3 Years: 12.86%, 5 Years: 15.91%, 10 Years: 13.43%, Since Inception: 16.24%

Benchmark Returns (%): 1 Year: 9.86%, 3 Years: 12.40%, 5 Years: 15.02%, 10 Years: 12.97%, Since Inception: 15.52%

**Value of Investment of ₹10,000:**

Scheme: 1 Year: ₹11,052.00, 3 Years: ₹14,379.10, 5 Years: ₹20,899.20, 10 Years: ₹35,191.50, Since Inception: ₹47,823.70

Benchmark: 1 Year: ₹10,986.00, 3 Years: ₹14,216.70, 5 Years: ₹20,145.50, 10 Years: ₹33,895.80, Since Inception: ₹45,790.20

**Top Allocations:**

Maruti Suzuki India Ltd.: 4.25%

ICICI Bank Ltd.: 3.98%

Bharti Airtel Ltd.: 3.77%

**Additional Details:**

NAV: ₹137.62

Risk Level: High Risk

Benchmark: Nifty 500 TRI

Minimum Investment: ₹500.00

