

# Corporate Profile

## Topview Wealth

*One Stop Solution to all Your financial needs...*



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# Introduction :

**TOPVIEW** is one of the prominent players engaged in providing various financial intermediary services to the family offices of the corporates and high net worth individuals through its HO at Kolkata and branches presently at Delhi, Mumbai & Vapi.

**TOPVIEW** has always focused on building long term relationships by working closely with the clients. The tagline in our logo “Views adding Values...” signifies **TOPVIEW**’s continuous approach of additional focus on value addition while catering to the varied financial requirements.

## **Vision :**

To develop a long-term, trusting relationship.

## **Mission :**

To render quality & personalized financial intermediary services in fulfilling the goals with focus on value addition. It’s our clients’ trust that drives us, and we work hard to earn that trust every day.

## **Core Values :**

Maintaining the highest standards of Integrity, Professionalism & Competence.

# CEO's Profile :



**Introduction :** A thorough finance professional with experience & expertise in the areas of investments, insurance, equity and wealth management.

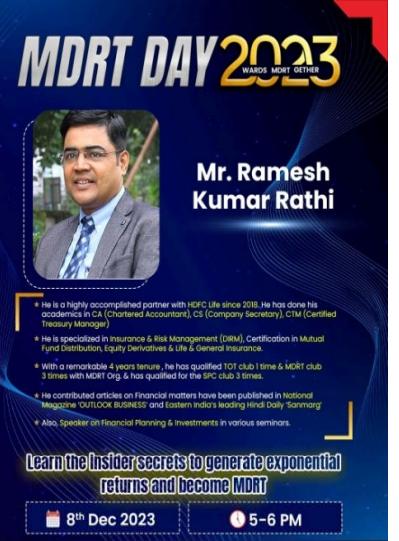
**Passion :** To meet peoples personally and attend/solve their varied queries/confusions successfully.

**Mission :** Knowledge Sharing & Financial Literacy.

Having worked in middle and senior level managerial positions in renowned Corporate groups including JSW & VISA Group, **Ramesh Kr. Rathi** has gained immense expertise on core financial matters including treasury, risk management and investments.

His more than 20 years of corporate and service industry working experience along with focus on Value addition approach has really been instrumental in fulfilling the varied financial requirements of clients.

## Session Speaker at HDFC Life :

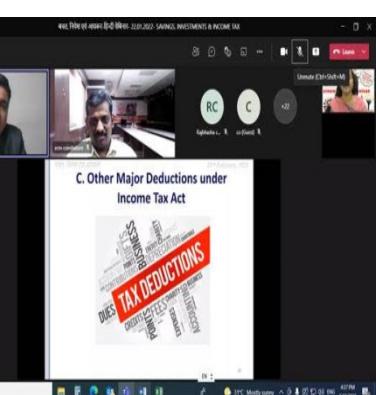


## Achievements & Rewards :



Felicitated by ICAI at New Delhi for securing AIR First in Insurance & Risk Management Exam in presence of Hon'ble Minister of State for Finance Dr. Bhagwat Kishanrao Karad.

## Articles in Newspapers & Magazines



Degree/Qualification	Institute / University
B. Com (H)	Calcutta University
Chartered Accountant	ICAI
Company Secretary	ICSI
Certified Treasury Manager	ICFAI

Certifications	Institute / University
Leadership Development Program	IIM – Ahmedabad
Insurance and Risk Management	ICAI
Mutual Fund Distribution, Common Derivatives (Equity, Currency & Interest Rate), PMS Distribution	NISM
Life Insurance	III

## IIM Ahmedabad Certification

Guest Speaker in various seminars

# MUTUAL FUNDS

*Mutual Fund Sahi Ha*

**Kya Aapka Advisor Sahi Ha**



## Mutual Funds – Why Topview

✓ Our USPs

✓ Some Common Misconceptions Of MF

✓ Five myths about SIP that can stop us from growing rich

✓ Our Scheme Comparative Analysis

# Mutual Funds - Our USPs :

Sl No.	Points to Consider	Remarks
01.	<b>Selection of Mutual Fund AMC</b>	More than 50 Mutual fund companies are in operation in India. The selection of AMC includes factors like management, AUM size, risk-return framework, AMC capacity to absorb sudden financial uncertainty, etc.
02.	<b>Scheme Selection</b>	More than 25 category-wise schemes exist with every AMC having multiple schemes like small, flexi, multi, large, mid, large & mid, etc. Some schemes like value, contra, sectoral, focused also need proper study for selection.
03.	<b>Scheme Quants</b>	Review of important details of scheme including Portfolio Stocks, Portfolio P/E & Expense Ratio.
04.	<b>Scheme Risk Adjusted Return parameters</b>	Comparative analysis of various risk adjusted return ratios like Beta, Alpha, Sharpe ratio, Standard Deviation, Sortino, etc.
05.	<b>Scheme Performance</b>	How does the scheme stand out when compared with its Benchmark as well as scheme category average.
06.	<b>Mapping our Investment goals with time horizon</b>	Equity Mutual Funds deliver from 9% to 15% average return. Hence, it is of utmost importance to map our investment goals in line with return expectation and time horizon.
07.	<b>Over/Excess Diversification</b>	Mutual Fund is a diversification based investment concept. Many investors tend to invest in multiple AMC and multiple Schemes thus leading to over/excess diversification portfolio which is practically difficult to monitor.
08.	<b>Lumpsum Vs STP</b>	STP for 6/12/24 months ? or lumpsum in 1/2/3 tranches ? STP from liquid/equity savings/hybrid funds ? Selection of STP Vs lumpsum route need adequate planning.
09.	<b>Ranking &amp; Past Returns</b>	It is not advisable to solely select and invest the schemes based on the past performance and existing ranking criteria.
10.	<b>Strategy to Exit</b>	Many mutual fund investments fail to meet their target returns due to lack of adequate planning to exit. Since portfolio returns are market dependent, a strategy is required to book the profits in line with our targets.
11.	<b>Review &amp; Monitoring</b>	Periodical review and monitoring of portfolio is essential in order to timely rebalance the schemes and to meet our target returns.

# Five myths about SIP that can stop us from growing rich :

**Myth 1: Only Small investors go in for SIP :** SIP stands for Systematic Investment Plan (SIP) and not Small Investors Plan. SIP is meant to be a vehicle for disciplined, regular, long-term investment. It is meant to average rupee costs and provide an opportunity for all – those with limited as well as high savings. Whether you **invest Rs. 1,000 a month or Rs. 100,000 a month**, rupee cost averaging works alike for all. You buy through ups and downs using an SIP, whether you are a small retail investor or a High Net-worth Individual. Whether it is a small or big amount, by investing regularly, you will reap the benefits of SIPs in the long term.

**Myth 2: SIP should not be started when markets are high :** Many investors are always trying to time the market. They do not understand that **it is time in the market and not timing the market** that is important. The most common question investors ask is - Is it the right time to start SIP? Obviously the correct answer is - Any time is a good time to start SIP. One should always remember that SIPs shield the investor from market fluctuations with its systematic approach.

**Myth 3: My SIP returns on an absolute basis are low. :** Many investors look at the absolute returns on their SIP investment. Generally, in a short term SIP, the absolute return tends to look lower than the XIRR. **XIRR is a better way of looking at your return**. Because in an SIP, you do not make all your investments at one go; you invest at various points in time. Hence, there is no one point-to-point annualized return. The returns, taking into account the varying intervals of investment, are better captured by using XIRR.

**Myth 4: Lump sum is better than SIP :** This is one of the most common confusions that investors face - is a lumpsum investment is better than an SIP? Let us explain this point with an old example: Say 5 years back, markets were at 40,000 levels and now they are at around 80,000. Clearly, when you look back with the benefit of hindsight, you would have doubled your money in the last 5 years. Whereas using the SIP route you may or may not have made the similar return. BUT you need to answer 2 questions. Would you have really believed in 2018 when someone told you that the Sensex would be 80,000 in 5 years? You would have probably laughed; and secondly, Did you had **enough money at that time to invest a huge sum at one go**? However, in the SIP, the total funds were not completely invested for the full term, since the money was invested in tranches at intervals. Timing the market is a very risky bet, specifically for retail investors, you should stick to SIPs, as this will allow you to participate not only in the upswings of the market but also restrict losses in a falling market.

**Myth 5: If I have committed to an SIP period, I cannot stop my SIP before that term or change the tenure**

• Many investors believe that if they have committed to an SIP for a period of say 5/10/15 years, they cannot change the tenure or the amount. They believe that if they change the tenure or amount, they would be penalized. This is untrue. A SIP can be **continued till the desired date or can be stopped** or terminated whenever one wishes to do so. Moreover, if you need to change the amount; all you need to do is stop the SIP and start a new SIP.

# Some Common Misconceptions of MF :



While observing returns from our mutual fund portfolio, if a scheme has generated, say, 15% return p.a. over a period, then we tend to become satisfied and happy with our scheme performance. However, we fail to compare the returns with the returns of ***Scheme Benchmark as well as Scheme Category*** average which may be in the range of say, 18-19% p.a. in which case our scheme has rather underperformed.



The ***past performance of the mutual funds*** is not necessarily indicative of future performance of the schemes. However, while selecting the schemes for mutual fund investments, may a times, we rely heavily on the past returns of the scheme and fail to consider the specific reasons for such high returns (like growth vs. value, high sectoral exposure, global portfolio, etc.)



With the advancement of financial technology through so many apps and online resources, the information on mutual fund schemes to a common investor is easily available. The practice of ***assigning ranking/grade to individual schemes*** based on many subjective and non-independent parameters has also become common. While selecting the schemes, many investors tend to solely follow the rankings of the schemes, thus ignoring the other important factors.



One of the very important benefit of mutual funds investments is the instant liquidity it provides. Many times, due to emotional and psychological behavior resulting from market movements, herd mentality, recency bias, etc, the investor hurriedly sells its ***mutual fund redemptions*** thereby hampering the journey of investment goals . The role of mutual fund advisor thus becomes vital for rational decisions.

# Some Common Misconceptions of MF :



One of the common biasness in mutual fund investments is the over exposure to the Large and Flexi schemes without considering the time horizon for investment thereby ***limiting the comparative gains in the long term*** . Similarly, many conservative investors make SIP in hybrid categories which does not match with their goals planning.



Mutual Fund is today one of the most popular instrument for investment planning. It gives us flexibility for making investments for a period from 7 days to 7 years & more and provides us the opportunity to generate returns in the range of 5% to 15% & more. With a diverse mix of equity, debt, hybrid and solution oriented schemes, ***one can build his investment portfolio*** in accordance with his requirements. However, without proper advise, it becomes difficult for a common investor to have a balanced mix catering to his risk appetite, time horizon and investment goals.



The Debt category mutual funds find a very prominent place in the portfolio of HNIs families due to its fixed income like feature. However, the debt category schemes have very few investors from retail segment. The varied basket of debt schemes with features of accrual and mark-to-market gain can be a very effective tool of ***diversification as the fixed income portfolio*** for them also.



Hybrid categories are expected to generate a return of 8–12% p.a. over a medium to long period. SEBI has prescribed ***multiple schemes in the hybrid category*** like multi asset, equity savings, dynamic, conservative/aggressive, etc. Each of the scheme type has a different portfolio composition and thus selection of the scheme becomes a very specialised task .

# Our Scheme Comparative Analysis :

Sample Comparative Analysis of Mid Cap - Category Schemes (Growth) as on ...				
Details	Company A	Company B	Company C	Company D
<b>AUM (Rs. in Crs)</b>	22,177.63	45,449.36	4,225.76	31,388.89
<b>Return 1 Year % p.a.</b>	9.48%	28.30%	12.24%	15.79%
<b>Return 3 Year % p.a.</b>	23.33%	33.56%	27.04%	30.95%
<b>Return 5 Year % p.a.</b>	15.43%	16.45%	13.50%	17.31%
<b>Return 10 Year % p.a.</b>	20.97%	22.63%	20.85%	23.85%
<b>P/E</b>	32.91	17.21	28.37	28.07
<b>Expense Ratio</b>	1.61%	1.55%	1.95%	1.53%
<b>Turnover</b>	24%	14%	74%	2%
<b>Nos. of Stocks</b>	63	63	79	79
<b>Benchmark Comparison :</b>				
Tracking Error (3Y)	6.28%	3.84%	5.56%	4.94%
Information Ratio (3Y)	-1.09	1.19	-0.30	0.15
<b>Risk-Return Parameters:</b>				
Standard Deviation	14.42%	15.39%	15.86%	14.57%
Alpha (3Y)	-1.58%	4.91%	0.18%	3.47%
Beta (3yr)	0.84	0.94	0.94	0.87
Sharpe Ratio (3Y)	1.31	1.81	1.46	1.70
R-Squared (3yr)	84.47%	94.20%	88.18%	90.49%
TRACKING ERROR - S.D. of the difference in the portfolio and the benchmarks returns.				
INFORMATION RATIO - how much a fund has exceeded a benchmark consistently. Higher the better.				
STANDARD DEVIATION - how much a fund's returns deviate from its average.				
ALPHA - Excess returns earned above the benchmark return after adjusting for risk.				
BETA - How much fund's value will go up and down compared to its benchmark.				
SHARPE RATIO - Measuring the return provided in comparison to the risk it carries.				
R-SQUARED - Co-relation of the fund's performance to its benchmark.				

# PMS & AIF



## PMS & AIF – Why Topview

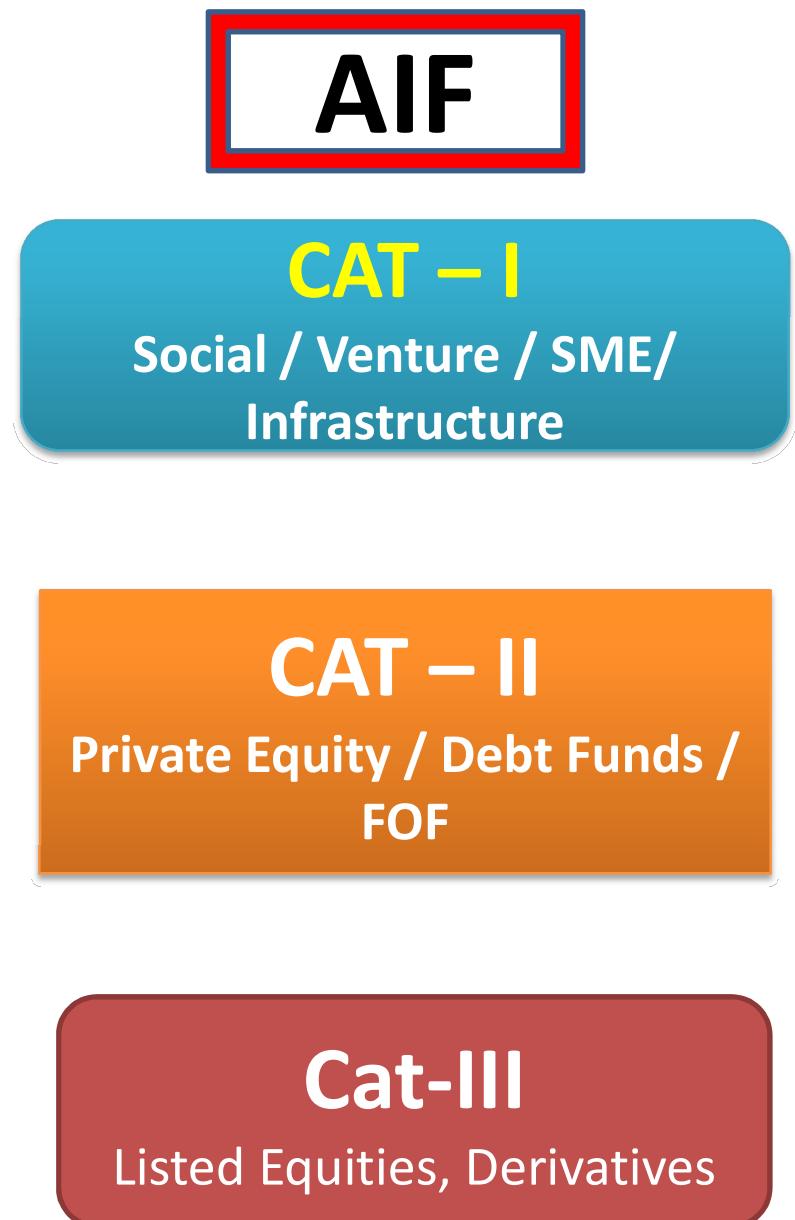
- ✓ PMS & AIF Industry Data Report
- ✓ Major Categories
- ✓ Major Fund Managers
- ✓ Topview Edges

# PMS & AIF Industry Data Report :

(Amount in Rs. Crores)

<b>Details</b>	<b>PMS (Updated upto 31.05.2025)</b>	<b>AIF (Updated upto 31.03.2025)</b>
<b>Nos. of Funds (Approx)</b>	466	>1,000
<b>Commitments raised</b>	NA	CAT I – 89,083 CAT II – 10,30,041 CAT III – 2,29,927 <b>Total – 13,49,051</b>
<b>Funds raised</b>	NA	CAT I – 49,373 CAT II – 3,66,621 CAT III – 1,47,435 <b>Total - 5,63,429</b>
<b>Investments made</b>	7,53,149	CAT I – 42,931 CAT II – 3,32,201 CAT III – 1,63,029 <b>Total - 5,38,161</b>

# PMS & AIF Major Categories:



# PMS & AIF Major Fund Managers :

**PMS**

- ICICI
- Motilal Oswal
- Unifi
- Kotak
- Marcellous
- Abakkus
- ASK
- Anand Rathi
- Centrum

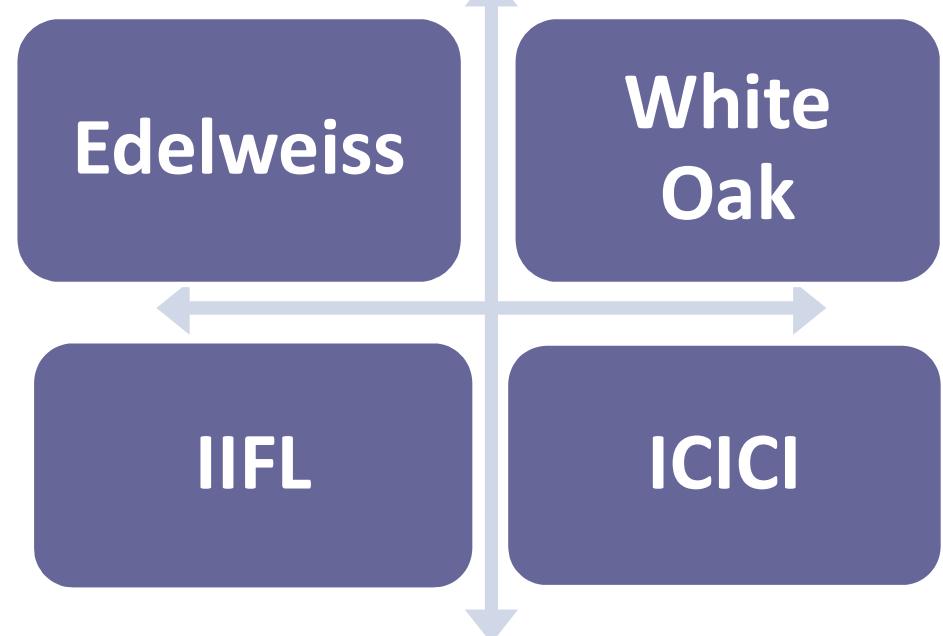
**AIF**

Edelweiss

White Oak

IIFL

ICICI



## Topview Edges in PMS & AIF :

- ❖ Many funds entering the market with multiple PMS schemes & different AIF categories.
- ❖ Selection of fund being a vital part along with entry and exit points.
- ❖ Tracking of Portfolio Performance on periodical basis.
- ❖ Reviewing portfolio composition in terms of top holdings & sectoral allocation.
- ❖ Assessing Funds' Cost Structure & Performance Fee (with Hurdle & catch-up clause) & Exit Clauses.

# Life Insurance – A Planning Tool for HNI & Corporates



## Life Insurance – Why Topview

- ✓ Planning Tool for HNI & Corporates
- ✓ Term Insurance is the Captain of All the Financial Instruments
- ✓ Guaranteed Plans after 01.04.2023
- ✓ ULIP – up to Rs. 2.50 Lakhs

# Planning Tool for HNI & Corporates :

Sl No.	Purpose	Plan/Strategy
01.	<b>To motivate/incentivize the Employees of the company</b>	Employer-Employee Insurance wherein the company pays premium for ULIP plans on behalf of the employees the benefit of which is passed to the employees after a certain lock-in period of employment.
03.	<b>Directors' Term Protection</b>	Instead of the term insurance premium being paid by Directors individually, the same is paid by Company to claim the tax benefits.
02.	<b>Key Managerial Insurance</b>	Keyman Insurance (CEO/CFO/ED) which indemnifies the company on happening of sudden life loss of keyman employees.
04.	<b>Married Woman Property Act Clause</b>	Directors having given Personal Guarantee in the company for the secured bank borrowings, MWPA clause can be inserted in the policy to protect the family in case of sudden life loss.

# Term Insurance is the Captain of All the Financial Instruments :



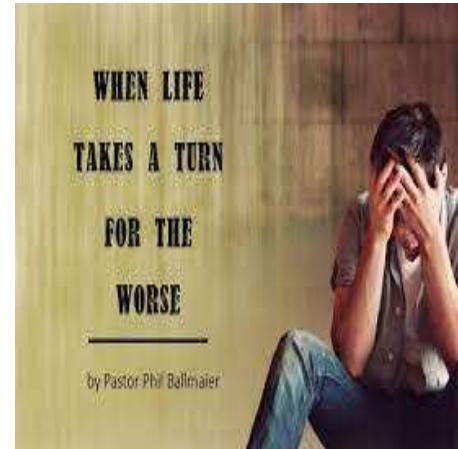
A Motor Car can not ply on the roads without insurance.



We always like to carry an UMBRELLA to protect ourselves from rain.



Nobody wants that insurance taken by them for Life, Health, Vehicle, Building, Stock, Machinery is ever used.



In today's time, we all very well know that it doesn't take much for our life to take a sharp turn for the worse.



In case of sudden demise of young people, one of the common question being discussed today is whether the person had a insurance term plan for his family.

**We have strong push & inclination for getting our clients insured with term plan.  
(We have handled cases upto Sum Assured of Rs. 25.00 Crores)**

# Guaranteed Plans after 01.04.2023 :



**-In F.Y. 2022-23, many high ticket size 10(10D) insurance plans were taken by customers in view of the guaranteed tax free high long term interest rate available under the plan.**

**- However, the Ministry of Finance took a note of that and in the Budget Memo of 2023, it was mentioned – “Many several high net worth individuals are misusing the exemption provided under clause (10D) of section 10 of the Act by investing in policies having large premium contributions (as it is acting as an investment policy) and claiming exemption on the sum received under such life insurance policies”.**

**- Hence, the tax exemption on maturity proceeds u/s 10(10D) Insurance Plans was removed for the New Policies having an annual premium of exceeding Rs. 5,00,000 (in one or multiple policies per PAN) w.e.f. 01.04.2023.**

## **Why to utilize this tax free limit with Guaranteed Plans :**

**-The income payouts are fully guaranteed (not dependent upon future bonus rates or market returns).**

**- The FD Interest rates history in India :**

Year	1990-91	2000-01	2010-11	2020-21	2030-31
FD Rates	10-11%	8.5-9.5%	7.5-8.5%	5-6%	???

**Hence, With the long term interest rates bound to come down in India, the plan provides a great opportunity to freeze our returns (fully Guaranteed, Risk free & Tax Free) today.**

**- No other financial product in India presently offers tax free guaranteed income for such a long period (ranging from 10 to 40 years).**

**-It is strongly advisable to utilise this tax free investment limit of Rs. 5.00 Lakhs available per PAN in the family at the earliest since based on Govt. intention/approach of removing/reducing the exemptions and deductions, this limit may not be available in future.**

**- The Guaranteed Plans offer multiple tailor made options based on one's requirement of lump sum, periodical, money back, tenure, payment terms, etc.**

# ULIP (Unit Linked Insurance Plans) after 01.02.2021 :



- With effect from 01.02.2021, any unit linked insurance policy issued with an annual premium exceeding Rs. 250,000 shall not be eligible for tax exemption u/s 10(10D).
- Now in India, not many investment instruments are left the income from which is not taxable. (i) Interest from PPF, (ii) Interest from SSY, (iii) Tax free bonds & (iv) Maturity u/s 10(10D) are only exempt from tax in India currently.
- Option to pay premium for 5 years only and earning tax free return of approx 12% p.a. makes ULIP a very attractive investment product.

## ULIPs vs. Mutual Funds :

Sl. No.	Point	ULIPs	Mutual Funds
01.	Life Coverage	10 times Life Coverage from day 1.	No life Coverage.
02.	Taxation	<p><u>Equity Oriented Fund</u> : Income from ULIP is tax free for annual premium up to Rs. 2.50 Lakhs. After Rs. 2.50 Lakhs, income is taxable at 12.50% (long term).</p> <p><u>Debt Oriented Fund</u> : Income is taxable at only 12.50% for ULIP having annual premium exceeding Rs. 2.50 Lakhs.</p>	<p><u>Equity Oriented Fund</u> : Income from Equity oriented Mutual Funds are taxable at 20% (short term) and 12.50% (long term).</p> <p><u>Debt Oriented Fund (&gt;65% in Debt instruments)</u> : Income is taxable at the applicable tax rate (generally highest for HNI families).</p>
03.	Switching between Schemes	Options to freely switch between investment schemes depending upon the market cycles.	Switching between schemes shall be liable for capital gain tax and exit loads may also apply.
04.	Expense Ratio	As per IRDAI guidelines, the annual investment yield can not be reduced by 2.25% in policy terms of specified tenure & above.	The annual expense ratio in mutual fund investment ranges between 1.50 to 2.25% p.a.
05.	Lock-in Period	One of the important feature of ULIP is lock-in period of 5 years from the inception of the policy which actually helps in building the fund value in long term.	Mutual funds have very high liquidity. Thus, at times, due to emotional and psychological behavior of investors resulting from market movements or otherwise, mutual funds are untimely redeemed thereby hampering the investment goals.

# Distribution of Other Financial Products :

Financial Products	<i>Our Services</i>
<b>Stock Sub-Broking</b>	<i>As a sub-broker of SMC Global Securities Ltd, we help the clients in building portfolio of stocks smoothly with online support.</i>
<b>Secondary Market Bonds</b>	<i>We are equipped with regular updates on the fine rates available on various bonds including Tax free Bonds, PSU Bonds, Perpetual Bonds, Govt. Bonds, Private Bonds, etc.</i>
<b>Corporate Fixed Deposits</b>	<i>With FD rates marginally higher than banks, corporate FDs of LIC HFL, Bajaj Finance, Mahindra &amp; Mahindra, etc are also good avenues for investors seeking Fixed Income products.</i>
<b>Unlisted Equity Shares</b>	<i>We arrange competitive quotes for various unlisted stocks in the market.</i>
<b>Investment in Gold/Silver</b>	<i>We facilitate investments in Sovereign Gold Bonds (SGB) and SIP/Lumpsum in Gold/Silver Funds/ETF. Recently, Physical Gold conversion to E-Gold (EGR) has also started.</i>
<b>SIF (Specialised Investment Funds)</b>	<i>We are fully geared up and ready to assist our clients in making investment in the latest new financial instrument in India i.e. SIF (minimum investment being Rs. 10 Lakhs).</i>

# Clients' Feedback :

- ✓ *The professional relationship with TOPVIEW has continued to grow stronger with the time - **Mr. Sajjan Agarwal, Director, Purti Group.***
- ✓ *Highly satisfied with the dedicated and time bound working approach of Ramesh - **Mr. Anil Kumar Jhawar, Managing Director, Mohan Group (Silpaulin & Presto).***
- ✓ *The knowledge and expertise of TEAM TOPVIEW certainly makes them distinct from others - **Mr. Nirmal Meharia, CFO & Director, Supertron Group.***
- ✓ *Diversified experience on different financial matters along with excellent analytical capability makes them quite worthy in HNI space - **Mr. Ashok Kr. Agarwala, Director, East India Minerals Limited***
- ✓ *Their focus on Value addition to clients with professional approach is highly praiseworthy - **Mr. Akhilesh Saklecha, Managing Director, Super Iron Foundry Ltd***

# Our Edges, Disclaimers & Compilations :

## Our Edges :

- ✓ Management expertise with diversified experience on varied financial matters along with excellent execution capability.
- ✓ Focus on Value addition to clients with professional as well as practical approach and personalized service provides us a competitive edge.
- ✓ Constant efforts to improve our services in order to provide better and broader satisfaction to our clients.
- ✓ As a trusted and experienced professionals and with our established office infrastructure and team, we work with a vision to develop a long-term, trusting relationship helping the clients in taking the right decisions.

## Disclaimer :

**TOPVIEW WEALTH** is a Mutual Fund Distributor registered with the Association of Mutual Funds in India (AMFI), holding ARN No. 270468. We are a NISM certified / AMFI registered Mutual Fund Distributor and not an RIA. Any advice taken from us during our interaction/conversation is only incidental to our main function of MF distribution. The Presenter and/or his firm are not SEBI approved Registered Investment Advisors (RIA). This profile/presentation is solely for the educational purpose. Please consult your financial advisor or investment advisor or tax consultant before considering any such financial products.

## Our Favourite Financial Quotes :

- ❖ Compound Interest is the eighth wonder of the world. - **Albert Einstein**
- ❖ Do not save what is left after spending; instead spend what is left after saving. – **Warren Buffett**
- ❖ Never depend on a single income, make an investment to create a second source – **Warren Buffett**
- ❖ An investment in knowledge pays the best interest .- **Benjamin Franklin**
- ❖ When someone pays you a commission for a purchase, it's not to purchase that product; it's to know which product to purchase. – **Don Connolly**
- ❖ Failing to plan is planning to fail. : **Benjamin Franklin**.
- ❖ Often the more money you make, the more money you spend, that's why more money does not make you rich. Assets make you rich. **Robert Kiyosaki**

# SUMMARY OF FINANCIAL INSTRUMENTS & RETURNS IN INDIA (updated upto 30.06.2025):

SOLUTION	CATEGORY	INSTRUMENTS	RETURNS p.a.	REMARKS	
FIXED RETURNS	GOVT. BACKED	SOVEREIGN GOLD BONDS	2.50%	Subject to instrument-wise different criterias for AMOUNT	
		NATIONAL SAVINGS TIME DEPOSIT	6.90% - 7.50%		
		NATIONAL SAVINGS RECURRING DEPOSIT	6.70%		
		NATIONAL SAVINGS MONTHLY INCOME ACCOUNT SCHEME	7.40%		
		NATIONAL SAVINGS CERTIFICATE (NSC)	7.70%		
		KISAN VIKAS PATRA (KVP)	7.50%		
		PRADHAN MANTRI VAYA VANDANA YOJANA (PMVY)	7.40%		
		G SEC (GOVT OF INDIA SECURITIES)	6.00% - 6.50%		
		SENIOR CITIZEN SAVINGS SCHEME (SCSS)	8.20%		
	PSU BACKED	STATE GUARANTEED BONDS	7.50% - 9.00%		
		S4 EC BONDS	5.25%		
		PSU TAX FREE BONDS	5.00% - 5.25%		
		PSU PERPETUAL BONDS	7.00% - 7.75%		
		ANNUITY PLANS	6.50% - 6.75%		
		PSU NON-PERPETUAL BONDS	7.00% - 7.75%		
	PRIVATE	DEEP DISCOUNT BONDS	8.00% - 8.50%		
		CORPORATE FIXED DEPOSITS (FD)	7.00 % - 8.25 %		
		ANNUITY PLANS	6.50% - 6.75%		
		PRIVATE SECTOR AAA BONDS	7.75% - 8.00%		
		MARKET LINKED DEBENTURES (MLDs)	8.00% - 10.50%		
		PRIVATE SECTOR PERPETUAL BONDS	7.00% - 12.00%		
SEMI-FIXED RETURNS	GOVT. BACKED	PRIVATE SECTOR NON- PERPETUAL BONDS	8.00% - 12.00%	LIQUIDITY	
		PUBLIC PROVIDENT FUND (PPF)	7.10%		
		FLOATING RATE SAVINGS BONDS 2020 (TAXABLE)	8.05%		
		SUKANYA SAMRIDDH YOJNA (SSY)	8.20%		
VARIABLE RETURNS	PRIVATE	DEBT MUTUAL FUND	6.00% - 8.50%	RISK	
		HYBRID MUTUAL FUND	8.50% - 11.00%		
		NATIONAL PENSION SYSTEM	9.00 % - 12.00 %		
		EQUITY MUTUAL FUND - SIP & LUMPSUM	12.00% - 15.00%		
		SPECIALISED INVESTMENT FUNDS (SIF) - under launching	---		
		STRUCTURED PRODUCTS	10.00% - 12.00%		
		DIRECT EQUITY (STOCK MARKET INVESTOR)	---		
		UNLISTED EQUITY	---		
		PORTFOLIO MANAGEMENT SERVICES (PMS)	15.00% - 20.00%		
	LIFE INSURANCE COMPANIES (with Tax Benefit u/s 10(10D))	ALTERNATIVE INVESTMENTS FUND (AIF)	12.50% - 20.00%	TENURE	
		PARTICIPATING PLANS	5.00% - 5.50%		
		GUARANTEED PLANS	6.25% - 6.75%		
		ULIP PLANS	11.00% - 12.00%		
INCOME PROTECTION				TAXABILITY	

**DISCLAIMER :** The above compilation of different financial asset categories is solely for academic purpose. Please consult your financial advisor/investment advisor/tax consultant before investing or considering any such products.

Thank  
You



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