



November 29, 2023

The Manager- Listing
BSE Limited
(BSE: 507685)

The Manager- Listing
National Stock Exchange of India Limited
(NSE: WIPRO)

Dear Sir/Madam,

Sub: Newspaper Advertisement- Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the copies of the newspaper advertisement published in the Business Standard and Kannada Prabha, are enclosed herewith. The same has been made available on the Company's website at www.wipro.com.

Thanking you,

For Wipro Limited

G Kothandaraman
General Manager - Finance

Want guaranteed long-term returns? Consider non-par insurance plans

Despite disappointing Q2, company finds strength

Get an expert to calculate interest of your plan or exceed ₹5 lakh annually for tax-free

IRR OF TOP NON-PARTICIPATING PLANS
Returns are for a male, annual premium ₹1 lakh (including GST), investment for 10 years, income starts from 13th year and lasts for 30 years

Insurance plan	Annual income (₹)	Lump sum payout (₹ lakh)	Total return (₹)	IRR (%)
Max Life Smart Wealth Plan	1,26,960	10.0	48,08,800	7.04
ICICI Pru Life GIFT Pro	1,16,890	10.3	45,36,700	6.66
TATA AIA Life Fortune Guarantee Plus	1,14,240	10.0	44,27,200	6.54
HDFC Life Sanchay Plus	1,11,498	10.3	43,74,940	6.44
Bajaj Allianz Life Assured Wealth Goal	1,10,250	10.0	43,07,500	6.38

Source

cent plus (many plans offer lower returns as well). While fixed deposits (FDs) can also offer similar returns, their returns are taxable.

"The returns from non-par plans are tax-free if the annual premium is up to ₹5 lakh," says Vivek Jain, head of investments, PolicyBazaar.com.

FDs are subject to reinvestment risk. At the time of renewal, the return you get from an FD could be lower if interest rates within the economy have come down. In non-par plans, the investor can lock in today's rate for 30 to 45 years," says Jain.

Illiquid product Ekhan Resear

The se plans lack liquidity. "Exiting is difficult if you want to opt out of the plan after a few years. In an FD, you can take out your money whenever you want," says Ra ghaw.

Investors must make sure they can afford the premium for the entire premium-payment term.

The se plans gain a surrender value after a minimum number of premiums have been paid.

If the plan is surrendered before this period, the investor gets nothing back. And even after the policy has acquired a surrender value, it would be only a fraction of the invested amount (it increases with each year).

Check the IRR

Check the payouts and the timing of the payouts.

"Calculate the internal rate of return (IRR). Since it may not be possible for retail customers to do

Sebi mulls two weeks to help AIFs buy stressed assets

the Reserve Bank of India (RBI).

In December 2021, Sebi had allowed AIFs to introduce a new sub-category known as special situation funds (SSFs) to allow them to invest in stressed loans.

However, to enable AIFs to acquire stressed loans, SSFs had to be first included in the master directions issued by the RBI. The RBI had communicated to Sebi a list of requirements in the framework including SSFs in its directions.

The se included setting a definition of SSFs and determining the eligibility of investors, deciding minimum holding period. Sebi has floated a paper to finalise the requirements set by the RBI.

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