

GUPTA

PUBLICATION

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“Quality Investment under one roof”

December - 2024



COVER FEATURE



Our commitment to financial expertise & personalized service has earned the trust of over 4000 plus families across the nation

Gagan Gupta, Founder

INDIA
FINANCE OUTLOOK
 10 MOST PROMISING MUTUAL FUND
 DISTRIBUTORS IN MUMBAI - 2024

GUPTA INVESTMENTS

Empowering Financial Growth through Expert Guidance & Tailored Solutions

Mutual fund distributors play a crucial role in assisting people in reaching their financial goals by providing individualized investment solutions and professional advice. Distributors build investment strategies that are in line with long-term objectives by getting to know each client's financial goals, whether they are saving for retirement, securing a child's future, or building wealth systematically. They also make sure that investors are kept up to date on dividend announcements, new fund offerings, and market developments. Distributors of mutual funds are a vital resource for financial planning and wealth building since they reduce risks, maximize returns, and offer ongoing support throughout the investing process.

Based out of Mumbai, Maharashtra and founded in 1995, Gupta Investments Financial Services began with a bold vision to empower individuals, families, and businesses with financial solutions that ensure long-term growth, security, and prosperity. Since its inception, the company has evolved into a trusted name in the financial services industry, known for its integrity, customer-centric approach, and innovative solutions. "We are proud of the customized strategy, which focuses on getting to know the goals, wants, and profile of each investor. We have been able to provide steady investment returns and customized solutions for long-term financial objectives, such as marriage, child-rearing, and family protection, due to our client-centered approach", asserts Gagan Gupta, Founder, Gupta Investments.

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FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 13th December, 2024

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)							Interest frequency	
				12-14	15-23	24-35	36-60					
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 25,000)				12-14	15-23	24-35	36-60					
For Individual Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA	7.35	7.44	7.72	8.00				Monthly Qrtly Half Yearly Ann Cum	
			(CRISIL)	7.39	7.49	7.77	8.05					
			MAAA	7.46	7.56	7.85	8.13					
			(ICRA)	7.60	7.70	8.00	8.30					
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 25,000)				18	22	33	44	42 (Online)				
For Individual Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA	7.72	7.81	8.00	8.14	8.28			Monthly Qrtly Half Yearly Ann Cum	
			(CRISIL)	7.77	7.87	8.05	8.20	8.34				
			MAAA	7.85	7.94	8.13	8.28	8.42				
			(ICRA)	8.00	8.10	8.30	8.45	8.60				
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 25,000)				12-14	15-23	24-35	36-60					
For Senior Citizen Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA	7.58	7.67	8.09	8.23			Monthly Qrtly Half Yearly Ann Cum		
			(CRISIL)	7.63	7.72	8.15	8.29					
			MAAA	7.70	7.80	8.23	8.37					
			(ICRA)	7.85	7.95	8.40	8.55					
BAJAJ FINANCE LIMITED (FD MAX: VALID FOR DEPOSIT AMOUNT FROM RS. 15,000 TO RS 25,000)				18	22	33	44	42 (Online)				
For Senior Citizen Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA	7.95	8.05	8.23	8.37	8.51			Monthly Qrtly Half Yearly Ann Cum	
			(CRISIL)	8.01	8.10	8.29	8.43	8.57				
			MAAA	8.09	8.18	8.37	8.52	8.66				
			(ICRA)	8.25	8.35	8.55	8.70	8.85				
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 25,001 to 3,00,00,000)				12-14	15-23	24-35	36-60					
For Individual Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA	7.16	7.25	7.53	7.81			Monthly Qrtly Half Yearly Ann Cum		
			(CRISIL)	7.20	7.30	7.58	7.87					
			MAAA	7.27	7.36	7.65	7.94					
			(ICRA)	7.40	7.50	7.80	8.10					
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 25,001 to 3,00,00,000)				18	22	33	44	42 (Online)				
For Individual Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA	7.53	7.63	7.81	7.95	8.09			Monthly Qrtly Half Yearly Ann Cum	
			(CRISIL)	7.58	7.68	7.87	8.01	8.15				
			MAAA	7.65	7.75	7.94	8.09	8.23				
			(ICRA)	7.80	7.90	8.10	8.25	8.40				
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 25,001 to 3,00,00,000)				12-14	15-23	24-35	36-60					
For Senior Citizen Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA	7.39	7.49	7.91	8.05			Monthly Qrtly Half Yearly Ann Cum		
			(CRISIL)	7.44	7.53	7.96	8.10					
			MAAA	7.51	7.61	8.04	8.18					
			(ICRA)	7.65	7.75	8.20	8.35					
BAJAJ FINANCE LIMITED (REGULAR FD: VALID FOR DEPOSIT AMOUNT FROM RS. 25,001 TO 3,00,00,000)				18	22	33	44	42 (Online)				
For Senior Citizen Deposits upto 3 Crore w.e.f 14th Nov, 2024	15,000		FAAA	7.77	7.86	8.05	8.19	8.33			Monthly Qrtly Half Yearly Ann Cum	
			(CRISIL)	7.82	7.91	8.10	8.24	8.38				
			MAAA	7.89	7.99	8.18	8.33	8.47				
			(ICRA)	8.05	8.15	8.35	8.50	8.65				
MAHINDRA FINANCE				12	24	36	48	60				
Deposits upto 2 Cr W.e.f. 25th April, 2024 Add interest rate of 0.10% p.a. for renewal of Deposits	50,000		FAAA	7.10	7.30	7.55	7.50	7.55			Monthly Qrtly Half yearly Yearly Cum/Yield	
	25,000		(CRISIL)	7.20	7.40	7.65	7.60	7.65				
	5,000			7.25	7.55	7.85	7.80	7.85				
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA	7.59	7.73	7.87	8.05	8.38	8.42	8.47	8.47	Monthly Qrtly Half yearly Yearly Cum/Yield
			(CRISIL)	7.63	7.77	7.92	8.10	8.43	8.47	8.52	8.52	
			MAA+	7.71	7.85	8.00	8.18	8.52	8.56	8.62	8.62	
			(ICRA)	7.85	8.00	8.15	8.35	8.70	8.75	8.80	8.80	
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA	7.84	7.98	8.12	8.30	8.63	8.67	8.72	8.72	Monthly Qrtly Half yearly Yearly Cum/Yield
			(CRISIL)	7.89	8.03	8.17	8.35	8.69	8.73	8.78	8.78	
			MAA+	7.96	8.11	8.25	8.44	8.78	8.82	8.87	8.87	
			(ICRA)	8.12	8.27	8.42	8.62	8.97	9.02	9.07	9.07	
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA	8.09	8.23	8.37	8.55	8.88	8.92	8.97	8.97	Monthly Qrtly Half yearly Yearly Cum/Yield
			(CRISIL)	8.14	8.28	8.42	8.61	8.94	8.98	9.03	9.03	
			MAA+	8.22	8.37	8.51	8.70	9.04	9.08	9.13	9.13	
			(ICRA)	8.39	8.54	8.69	8.89	9.25	9.29	9.34	9.34	
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	54	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA	8.34	8.48	8.62	8.80	9.13	9.17	9.22	9.22	Monthly Qrtly Half yearly Yearly Cum/Yield
			(CRISIL)	8.39	8.54	8.68	8.86	9.19	9.24	9.29	9.29	
			MAA+	8.48	8.63	8.77	8.96	9.30	9.34	9.39	9.39	
			(ICRA)	8.66	8.81	8.96	9.16	9.52	9.56	9.61	9.61	
				8.66	9.00	9.37	9.80	10.45	10.76	11.18	11.65	

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



Contd...

FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 13th December, 2024

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
WOMEN DEPOSIT SCHEME												
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.69 7.73 7.81 7.96 7.96	7.83 7.88 7.95 8.11 8.27	7.97 8.02 8.10 8.26 8.60	8.15 8.20 8.28 8.46 9.00	8.48 8.54 8.63 8.81 9.61	8.52 8.58 8.67 8.86 9.88	8.57 8.63 8.72 8.91 10.24	8.57 8.63 8.72 8.91 10.65	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 9th April 2024	5,000		FAAA MAA+ (ICRA)	7.94 7.99 8.07 8.23 8.23	8.08 8.13 8.21 8.38 8.55	8.22 8.27 8.36 8.53 8.90	8.40 8.45 8.54 8.73 9.31	8.73 8.79 8.89 9.08 9.93	8.77 8.83 8.93 9.13 10.22	8.82 8.88 8.98 9.18 10.60	8.82 8.88 8.98 9.18 11.03	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.19 8.24 8.33 8.50 8.50	8.33 8.38 8.47 8.65 8.84	8.47 8.52 8.62 8.80 9.19	8.65 8.71 8.80 9.00 9.61	8.98 9.04 9.14 9.35 10.26	9.02 9.08 9.19 9.40 10.56	9.07 9.13 9.24 9.45 10.96	9.07 9.13 9.24 9.45 11.42	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.44 8.49 8.58 8.77 8.77	8.58 8.64 8.73 8.92 9.12	8.72 8.78 8.87 9.07 9.48	8.90 8.96 9.06 9.27 9.92	9.23 9.30 9.40 9.63 10.58	9.27 9.34 9.45 9.67 10.90	9.32 9.39 9.50 9.72 11.32	9.32 9.39 9.50 9.72 11.81	Monthly Qtrly Half yearly Yearly Cum/Yield
ICICI HOME FINANCE		0.25		>=12- >24	>=24 - > 36	>=36 - > 48	>=48 - > 60	>=60 - 72	>=72 - 84	>=84 - 108	>=108 - 120	
W.e.f. 1st June 2024	40,000 20,000 10,000		FAAA (CRISIL) MAAA (ICRA)	7.00 7.05 7.25 7.25	7.40 7.45 7.65 7.94	7.50 7.55 7.75 8.37	7.50 7.55 7.75 8.70	7.40 7.45 7.65 8.91	7.30 7.35 7.55 9.13	7.30 7.35 7.55 9.49	7.30 7.35 7.55 10.28	Monthly Qtrly Ann Cum/Yield
ICICI HOME FINANCE		0.25		39	45							
Special Scheme W.e.f. 1st June 2024	40,000 20,000 10,000		FAAA (CRISIL) MAAA (ICRA)	7.55 7.60 7.80 8.51	7.55 7.60 7.80 8.68							Monthly Qtrly Ann Cum/Yield
PNB Housing Finance Ltd				12-23	24-35	36-47	48-59	60-71	72-84	120		
W.e.f. 1st June 2024 * Senior Citizen (above 60 years) will be eligible for 0.30% p.a. additional Rate of Interest for tenure 12-23 & 24-35 months with effect from 15.04.2024 * Senior Citizen (above 60 years) will be eligible for 0.20% p.a. additional Rate of Interest for tenure 36 months and above with effect from 15.04.2024	25,000 10,000		FAA+/- (CRISIL) AA+ (CARE)	7.21 7.25 7.32 7.45 7.45	7.02 7.06 7.12 7.25 7.51	7.49 7.53 7.61 7.75 8.37	7.16 7.20 7.26 7.40 8.26	7.35 7.39 7.46 7.60 8.85	7.16 7.20 7.27 7.40 8.91	7.16 7.20 7.27 7.40 10.42		Monthly Qtrly Half yearly Yearly Cum/Yield
GODREJ AND MFG CO. LTD		0.25				36						
W.e.f. 14th Sept, 2024	40,000		(CRISIL) AA			8.00 8.05 8.15						Monthly Qtrly Half yearly

HDFC BANK FIXED DEPOSIT RATES			w.e.f 24th July, 2024
PERIOD	DEPOSIT RS LESS THAN 2 CRORES		
	REGULAR INTEREST RATE	SENIOR CITIZEN RATE	
	RATE PER ANNUM	RATE PER ANNUM	
7 - 14 days	3.00%	3.50%	
15 - 29 days	3.00%	3.50%	
30 - 45 days	3.50%	4.00%	
46 - 60 days	4.50%	5.00%	
61 - 89 days	4.50%	5.00%	
90 days < = 6 months	4.50%	5.00%	
6 months 1 days < = 9 months	5.75%	6.25%	
9 months 1 day to < 1 year	6.00%	6.50%	
1 year to < 15 months	6.60%	7.10%	
15 months to < 18 months	7.10%	7.60%	
18 months to < 21 months	7.25%	7.75%	
21 months - 2 years	7.00%	7.50%	
2 Years 1 day to < 2 Year 11 Months	7.00%	7.50%	
2 Years 11 Months - 35 Months	7.35%	7.85%	
2 Years 11 Months 1 day < = 3 Year	7.00%	7.50%	
3 Years 1 day to < 4 Years 7 Months	7.00%	7.50%	
4 Year 7 Months - 55 months	7.40%	7.90%	
4 Year 7 Months 1 day < = 5 Years	7.00%	7.50%	
5 Years 1 day - 10 Years	7.00%	7.50%	

Disclaimer Note:

- Please refer Interest Rates before investing. Interest Rate are Subject to Change, if any.
- Please submit your FDR's 1 month in advance for smooth payment.

FDR Investor please submit 15G/15H for F. Y. 2024-25, at the earliest to avoid TDS deductions. We are not responsible for non submission of 15G/15H for the respective FD Companies. Subject to Change if any.

Interest rates are subject to change from time to time. Applicable interest rates will be given as on the date / time of receipt of the funds by the Company/Bank.



Mutual Fund Updates

Largecap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Top 100 Fund - Growth	1137.468(11-Dec-24)	36587.2362(Nov 2024)	Rahul Bajjal, Dhruv Muchhal	11-Oct-96	2.0526	-1.7554	5.8243	20.1337	21.5224	18.1474	18.4921	13.9013	12.7193
ICICI Prudential Bluechip Fund - Growth	108.1(11-Dec-24)	63938.0277(Nov 2024)	Anish Tawakley, Vaibhav Dusad	23-May-08	2.4547	-0.5062	7.0933	25.6337	23.3528	18.1291	19.9556	15.178	14.2405
Motilal Oswal Large Cap Fund - Reg - Growth	13.3178(11-Dec-24)	1422.1881(Nov 2024)	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Atul Mehra, Sunil Sawant	06-Feb-24	5.5762	4.9464	17.767	--	--	--	--	--	--
Nippon India Large Cap Fund - Reg - Growth	89.7748(11-Dec-24)	35313.4778(Nov 2024)	Sailesh Raj Bhan, Bhavik Dave	08-Aug-07	3.0873	0.6411	7.6662	27.2012	25.9242	21.1402	21.1316	15.5479	14.5217
Nifty 50	24641.8(11-Dec-24)	--	--	--	2.0732	-1.1102	5.9186	17.3068	15.4192	12.0376	15.633	13.2252	11.4956

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

Midcap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
Kotak Emerging Equity Fund - Reg - Growth	137.545(11-Dec-24)	52048.9092(Nov 2024)	Atul Bhole	30-Mar-07	4.6582	3.2853	13.3887	39.9714	32.794	23.2917	28.3657	19.0684	19.1653
Mahindra Manulife Mid Cap Fund - Reg - Growth	34.8456(11-Dec-24)	3460.8963(Nov 2024)	Krishna Sanghvi, Manish Lodha, Kiriti Dalvi	30-Jan-18	5.3663	1.2768	11.6031	39.8137	38.8811	25.5379	29.4094	--	--
Motilal Oswal Midcap Fund - Reg - Growth	113.4644(11-Dec-24)	22897.6156(Nov 2024)	Ajay Khandelwal, Niket Shah, Santosh Kumar Singh, Rakesh Shetty, Sunil Sawant	24-Feb-14	8.1814	8.5947	27.6703	61.2655	46.4344	35.6832	33.8574	22.7167	20.8959
Nippon India Growth Fund - Reg - Growth	4225.2392(11-Dec-24)	34583.6318(Nov 2024)	Rupesh Patel, Kinjal Desai	08-Oct-95	4.7558	2.6114	12.6447	36.0474	37.2895	26.7615	30.7042	20.3115	18.8566
Nifty Midcap 100	59292.95(11-Dec-24)	--	--	--	6.1575	0.6022	10.4841	32.4579	35.0815	23.8153	28.9054	16.6808	16.9897

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

Large & Midcap Fund

Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Large and Mid Cap Fund - Growth	340.6890 (11-Dec-2024)	18-Feb-94	23988.9671 (Nov-2024)	Dhruv Muchhal, Gopal Agrawal	3.241	-1.1673	7.3868	27.2743	28.813	21.5572	24.675	17.2807	14.4675
NIFTY Large Midcap 250 TRI	21032.1400 (11-Dec-2024)	--	--	--	4.007	-0.3508	7.6537	27.5383	26.3701	19.068	23.7767	16.7121	16.4257
ICICI Prudential Large & Mid Cap Fund - Growth	960.4800 (11-Dec-2024)	09-Jul-98	17694.4530 (Nov-2024)	Ihab Dalwai	1.3036	-3.0787	6.2501	28.9048	26.7434	21.4219	24.299	16.5258	15.1112
NIFTY Large Midcap 250 TRI	21032.1400 (11-Dec-2024)	--	--	--	4.007	-0.3508	7.6537	27.5383	26.3701	19.068	23.7767	16.7121	16.4257
Kotak Equity Opportunities Fund - Reg - Growth	347.0910 (11-Dec-2024)	09-Sep-04	25648.4954 (Nov-2024)	Harsha Upadhyaya	3.6922	1.3481	6.8278	32.6782	27.7588	21.026	22.6984	16.8639	16.203
NIFTY Large Midcap 250 TRI	21032.1400 (11-Dec-2024)	--	--	--	4.007	-0.3508	7.6537	27.5383	26.3701	19.068	23.7767	16.7121	16.4257
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	35.1109 (11-Dec-2024)	17-Oct-19	7710.0114 (Nov-2024)	Ajay Khandelwal, Atul Mehra, Rakesh Shetty, Santosh Kumar Singh, Sunil Sawant	8.9626	7.4273	24.0085	50.4954	41.2151	27.587	27.475	--	--
NIFTY Large Midcap 250 TRI	21032.1400 (11-Dec-2024)	--	--	--	4.007	-0.3508	7.6537	27.5383	26.3701	19.068	23.7767	16.7121	16.4257

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

Multicap Fund

Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
ICICI Prudential Multicap Fund - Growth	798.5300 (11-Dec-2024)	01-Oct-94	14193.1562 (Nov-2024)	Anand V Sharma, S Naren	2.4768	-1.4684	9.0426	30.9559	29.2612	21.1542	22.4369	16.4839	15.2422
NIFTY 500 Multicap 50:25:25 TRI	21311.5000 (11-Dec-2024)	--	--	--	4.1814	-0.067	8.6687	28.6554	27.3765	19.2217	24.5748	16.1923	15.9167
Kotak Multicap Fund - Reg - Growth	19.6900 (11-Dec-2024)	29-Sep-21	15816.4585 (Nov-2024)	Abhishek Bisen, Devender Singhal	4.5172	0.8657	9.5106	36.9132	34.2298	26.0314	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	21311.5000 (11-Dec-2024)	--	--	--	4.1814	-0.067	8.6687	28.6554	27.3765	19.2217	24.5748	16.1923	15.9167
Motilal Oswal Multi Cap Fund - Reg - Growth	13.7626 (11-Dec-2024)	18-Jun-24	2298.8843 (Nov-2024)	Ajay Khandelwal, Atul Mehra, Niket Shah, Rakesh Shetty, Sunil Sawant	11.5917	13.4919	--	--	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	21311.5000 (11-Dec-2024)	--	--	--	4.1814	-0.067	8.6687	28.6554	27.3765	19.2217	24.5748	16.1923	15.9167
Nippon India Multi Cap Fund - Reg - Growth	300.5735 (11-Dec-2024)	28-Mar-05	39000.7979 (Nov-2024)	Ashutosh Bhargava, Sailesh Raj Bhan	3.06	0.1728	7.9127	33.6449	33.0561	26.4464	26.0527	17.9652	15.1491
NIFTY 500 Multicap 50:25:25 TRI	21311.5000 (11-Dec-2024)	--	--	--	4.1814	-0.067	8.6687	28.6554	27.3765	19.2217	24.5748	16.1923	15.9167

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

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



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



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FAST

+

SIMPLE

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- Affordable Premium Rates
- Highly Secure
- Easy Comparison Option

TOP 5 ADVANTAGES OF HAVING A CAR INSURANCE POLICY:

Covers Damage / Loss to Insured Vehicle

Offers Personal Accident Cover

Large Network of Garages

Covers Third-party Liabilities


Benefits of No Claim Bonus















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LIFE INSURANCE CORPORATION OF INDIA

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WITH OUR ATTRACTIVE ANNUITY RATES

Special Age at entry of 25 Years to 29 Years allowed, for the Purchase Price of ₹10 Lakhs and above.



Fixed Annuity Rates




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A Non-Par, Non-Linked, Individual, Savings, Immediate Annuity Plan
LIC No. 857



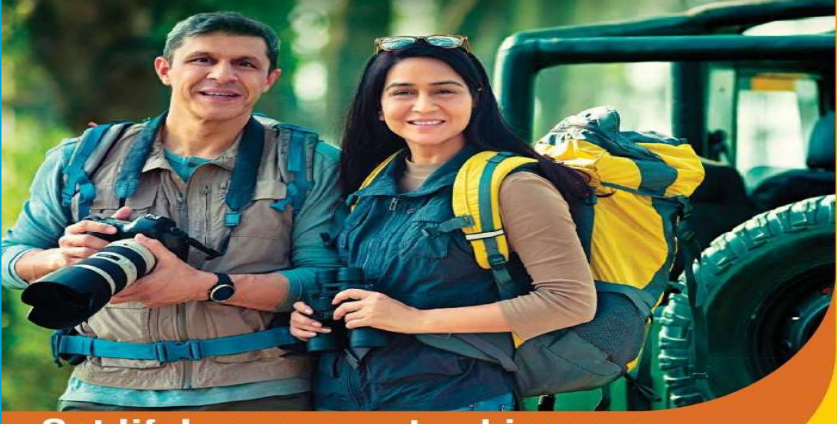
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UIN: 512N364V01 Plan No. 872

Retire young Retire carefree



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LIC/1/2023-24/19/ENGSB

Disclaimer : Insurance is the subject matter of solicitation.



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10 Lakh ka Sum Insured → 70 Lakh ka Coverage

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Get 4X Coverage At No Extra Cost With Optima Secure

HDFC ERGO HEALTH

Enjoy lifelong income starting immediately from issuance*

with **HDFC Life Sanchay Par Advantage**

An Individual Non-Linked, Participating, Savings Life Insurance Plan

Immediate Payout on Issuance*

Immediate payout on issuance* | Whole life cover + lifelong income | Deferred Income option with guaranteed benefits² | Tax Benefits³

HDFC Life Sanchay Par Advantage

An Individual Non-Linked, Participating, Savings Life Insurance Plan

HDFC Life

Sar utha ke jayo!

Secure your family's future with the power of enhanced protection and market-linked returns

HDFC Life Smart Protect Plan

A Unit Linked Non-Participating Individual Life Insurance Savings Plan

Higher insurance cover along with market-linked returns¹ | Most charges returned as Loyalty Additions² | Choose a plan option as per your needs³

HDFC Life

Sar utha ke jayo!

Disclaimer : Insurance is the subject matter of solicitation.

Administrative Support

Name	Mobile No.	Designation	Email Id
Mr. Gagan Gupta	9820237699	Director	gagan@guptainvestments.com
Mr. Narendra Pandit	9321927291	Business Executive	mutualfund@guptainvestments.com
Mr. Pravin Jadhav	9321927290	Business Executive	insurance@guptainvestments.com
Mr. Sachin Karshingkar	9323835900	Business Executive	officedesk@guptainvestments.com
Mr. Sachin Kolambekar	9619495007	Business Executive	mutualfundsupport@guptainvestments.com
Mr. Rajesh Ghadi	9619495005	Insurance Sales Support	insurancesupport@guptainvestments.com
Mr. Narendra Chaughule	9619416604	Insurance Sales Support	insurancedesk@guptainvestments.com
Mr. Dhiraj Sav	91370 59642	Insurance Sales	insurancesales@guptainvestments.com
Mr. Hemant Katakarkar	9323835902	Mutual Fund Sales Support	officesupport@guptainvestments.com
Mr. Santosh Suryavanshi	9619495003	Mutual Fund Sales Support	officedesksupport@guptainvestments.com
Mr. Sanjay Patil	9323835901	Executive Service Support	service@guptainvestments.com
Mr. Santosh Chaughule	9820089301	Service Support	servicesupport@guptainvestments.com
Mr. Shyam Vishwakarma	9920620053	Service Support Executive	servicesupport1@guptainvestments.com
Mr. Pradip Sonawane	9619418112	Office Assistant	adminsupport@guptainvestments.com
Mrs. Harini L Suvarna	9320129922	Relationship Executive	admin@guptainvestments.com
Mr. Vaibhav Varule	9137840472	Admin Accounts	adminaccounts@guptainvestments.com

Editor: Gagan Gupta

Owner & Publisher: Gagan Gupta

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☎ 91-22-2633 8819 / 2633 8818
 ☎ +91 98202 37690 / 9820237690
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Office No. 18 & 22, R.N.A. Shopping Arcade,
 1st Floor, Lokhandwala Complex,
 Andheri (W), Mumbai - 400 053.

E-mail : gagan@guptainvestments.com
 Website : www.guptainvestments.com