

GUPTA PUBLICATION

Volume - XII Issue - 5

“Quality Investment under one roof”

May - 2025

SAPNO KO SKIP NAHI, SIP KARO!

The SIP truth: Why hands-off must mean hands-off



If your **SIPs** are based on market movements, you're not doing **SIP** investing. the aim of **SIPs** is to remove emotions and timing, allowing you to benefit from compounding.



Wealth Building comes through disciplined, systematic investing. that's the magic of **SIPs**,

Start SIP early to Retire Rich

Rs.5000 per month @12% p.a. till age of 60 years



Start your SIP today in Mutual Funds

Power of Daily SIP of Rs.200 at 12% CAGR



Start Investing early in Mutual Funds

Child's Higher Education Planning



Monthly Investment needed to achieve this goal

- @10% Rs. 14,500/-
- @12% Rs. 12,000/-
- @15% Rs. 9,000/-

Dreams may change, but responsibility won't change

Plan early to keep up with your Children's Dream



Invest Monthly
₹2,699

After 25 years with Return @12% pa

Future Value
₹50,71,000

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

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Dear Investors,
Please download the Mobile App from Play Store Type **Guptainvestments** followed by Mobile No. and OTP



FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 16th May, 2025

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 3,00,00,000)				12-14	15-23	18	22	24-60	33			
For Individual w.e.f 16th May, 2025	15,000		FAAA	6.79	7.11	7.16	7.07	7.02	6.97			Monthly
			(CRISIL)	6.82	7.16	7.20	7.11	7.06	7.01			Qtrly
			MAAA	6.88	7.22	7.27	7.17	7.12	7.08			Half Yearly
			(ICRA)	7.00	7.35	7.40	7.30	7.25	7.20			Ann
				7.00	7.35	7.40	7.30	7.25	7.20			Cum
BAJAJ FINANCE LIMITED (FD Max: Valid for deposit amount from Rs. 15,000 to Rs 3,00,00,000)				12-14	15-23	18	22	24-60	33			
For Senior Citizen Deposits w.e.f 16th May, 2025	15,000		FAAA	7.30	7.63	7.67	7.58	7.49	7.49			Monthly
			(CRISIL)	7.35	7.68	7.72	7.63	7.53	7.53			Qtrly
			MAAA	7.41	7.75	7.80	7.70	7.61	7.61			Half Yearly
			(ICRA)	7.55	7.90	7.95	7.85	7.75	7.75			Ann
				7.55	7.90	7.95	7.85	7.75	7.75			Cum
MAHINDRA FINANCE		0.25		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
	25,000		(CRISIL)	7.20	7.40	7.65	7.60	7.65				Qtrly
				7.25	7.55	7.85	7.80	7.85				Half yearly
				7.50	7.80	8.10	8.05	8.10				Yearly
			5,000		7.50	8.10	8.77	9.08				9.52
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60		
Fresh Deposit (For Individual) w.e.f 2nd May 2024	5,000		FAAA	7.39	7.63	7.53	7.63	8.09	8.09	8.09		Monthly
			(CRISIL)	7.44	7.68	7.58	7.68	8.15	8.15	8.15		Qtrly
			MAA+	7.51	7.75	7.65	7.75	8.23	8.23	8.23		Half yearly
			(ICRA)	7.65	7.90	7.80	7.90	8.40	8.40	8.40		Yearly
				7.85	7.65	7.98	7.95	8.21	9.12	9.58		Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60		
Renewal deposit (For Individual) w.e.f 2nd May 2024	5,000		FAAA	7.63	7.86	7.77	7.86	8.32	8.32	8.32		Monthly
			(CRISIL)	7.68	7.91	7.82	7.91	8.38	8.38	8.38		Qtrly
			MAA+	7.75	7.99	7.89	7.99	8.47	8.47	8.47		Half yearly
			(ICRA)	7.90	8.15	8.05	8.15	8.65	8.65	8.65		Yearly
				7.90	8.23	8.21	8.48	9.41	9.90	10.27		Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60		
Fresh Deposit (For Senior Citizen) w.e.f 2nd May 2024	5,000		FAAA	7.86	8.09	8.00	8.09	8.56	8.56	8.56		Monthly
			(CRISIL)	7.91	8.15	8.05	8.15	8.62	8.62	8.62		Qtrly
			MAA+	7.99	8.23	8.13	8.23	8.71	8.71	8.71		Half yearly
			(ICRA)	8.15	8.40	8.30	8.40	8.90	8.90	8.90		Yearly
				8.15	8.48	8.47	8.75	9.72	10.24	10.64		Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60		
Renewal Deposit (For Senior Citizen) w.e.f 2nd May 2024	5,000		FAAA	8.09	8.32	8.23	8.32	8.79	8.79	8.79		Monthly
			(CRISIL)	8.15	8.38	8.29	8.38	8.85	8.85	8.85		Qtrly
			MAA+	8.23	8.47	8.37	8.47	8.95	8.95	8.95		Half yearly
			(ICRA)	8.40	8.65	8.55	8.65	9.15	9.15	9.15		Yearly
				8.40	8.74	8.73	9.02	10.02	10.57	10.99		Cum/Yield
WOMEN DEPOSIT SCHEME												
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60		
Fresh Deposit (For Individual) w.e.f 2nd May 2024	5,000		FAAA	7.49	7.72	7.63	7.72	8.19	8.19	8.19		Monthly
			(CRISIL)	7.53	7.77	7.68	7.77	8.24	8.24	8.24		Qtrly
			MAA+	7.61	7.85	7.75	7.85	8.33	8.33	8.33		Half yearly
			(ICRA)	7.75	8.00	7.90	8.00	8.50	8.50	8.50		Yearly
				7.75	8.08	8.06	8.32	9.25	9.72	10.08		Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60		
Renewal Deposit (For Individual) w.e.f 2nd May 2024	5,000		FAAA	7.72	7.95	7.86	7.95	8.42	8.42	8.42		Monthly
			(CRISIL)	7.77	8.01	7.91	8.01	8.48	8.48	8.48		Qtrly
			MAA+	7.85	8.09	7.99	8.09	8.57	8.57	8.57		Half yearly
			(ICRA)	8.00	8.25	8.15	8.25	8.75	8.75	8.75		Yearly
				8.00	8.33	8.31	8.59	9.54	10.04	10.42		Cum/Yield

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 16th May, 2025

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60		
Fresh Deposit (For Senior Citizen) w.e.f 2nd May 2024	5,000		FAAA	7.95	8.19	8.09	8.19	8.65	8.65	8.65		Monthly
			(CRISIL)	8.01	8.24	8.15	8.24	8.71	8.71	8.71		Qtrly
			MAA+	8.09	8.33	8.23	8.33	8.81	8.81	8.81		Half yearly
			(ICRA)	8.25	8.50	8.40	8.50	9.00	9.00	9.00		Yearly
				8.25	8.59	8.57	8.87	9.84	10.37	10.77		Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60		
Renewal Deposit (For Senior Citizen) w.e.f 2nd May 2024	5,000		FAAA	8.19	8.42	8.32	8.42	8.88	8.88	8.88		Monthly
			(CRISIL)	8.24	8.48	8.38	8.48	8.95	8.95	8.95		Qtrly
			MAA+	8.33	8.57	8.47	8.57	9.05	9.05	9.05		Half yearly
			(ICRA)	8.50	8.75	8.65	8.75	9.25	9.25	9.25		Yearly
				8.50	8.85	8.83	9.14	10.13	10.70	11.13		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		FAAA	7.00	7.40	7.50	7.50	7.40	7.30	7.30	7.30	Monthly
	20,000		(CRISIL)	7.05	7.45	7.55	7.55	7.45	7.35	7.35	7.35	Qtrly
	10,000		MAAA	7.25	7.65	7.75	7.75	7.65	7.55	7.55	7.55	Ann
			(ICRA)	7.25	7.94	8.37	8.70	8.91	9.13	9.49	10.28	Cum/Yield
ICICI HOME FINANCE		0.25		39	45							
Special Scheme W.e.f. 1st June 2024	40,000		FAAA	7.55	7.55							Monthly
	20,000		(CRISIL)	7.60	7.60							Qtrly
	10,000		MAAA	7.80	7.80							Ann
			(ICRA)	8.51	8.68							Cum/Yield
PNB Housing Finance Ltd				12-23	24-35	30* For All	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		FAA+/-	7.21	7.02	7.72	7.49	7.16	7.35	7.16	7.16	Monthly
	10,000		(CRISIL)	7.25	7.06	7.77	7.53	7.20	7.39	7.20	7.20	Qtrly
			AA+	7.32	7.12	7.85	7.61	7.26	7.46	7.27	7.27	Half yearly
			(CARE)	7.45	7.25	8.00	7.75	7.40	7.60	7.40	7.40	Yearly
				7.45	7.51	8.49	8.37	8.26	8.85	8.91	10.42	Cum/Yield
GODREJ AND MFG CO. LTD		0.25				36						
W.e.f. 14th Sept, 2024 (Only Renewal)	40,000		(CRISIL)			8.00						Monthly
			AA			8.05						Qtrly
						8.15						Half yearly

HDFC BANK FIXED DEPOSIT RATES			w.e.f 19th April, 2025
PERIOD	DEPOSIT RS. LESS THAN 3 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	7.05%	7.55%	
18 months to < 21 months	7.05%	7.55%	
21 months - 2 years	6.70%	7.20%	
2 Years 1 day to < 2 Year 11 Months	6.90%	7.40%	
2 Years 11 Months - 35 Months	6.90%	7.40%	
2 Years 11 Months 1 day < = 3 Year	6.90%	7.40%	
3 Years 1 day to < 4 Years 7 Months	6.75%	7.25%	
4 Year 7 Months - 55 months	6.75%	7.25%	
4 Year 7 Months 1 day < = 5 Years	6.75%	7.25%	
5 Years 1 day - 10 Years	6.50%	7.00%	

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. 2025-26, 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	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	10 Years
Bandhan Large Cap Fund - Reg - Growth	72.00	1,828.46	Ritika Behera, Gaurav Satra, Manish Gunwani, Prateek Poddar	09-Jun-2006	6.43	0.36	-3.41	9.87	19.13	16.93	21.18	11.58
ICICI Prudential Bluechip Fund - Growth	104.90	68,033.75	Anish Tawakley, Vaibhav Dusat, Sharmila D mello	23-May-2008	6.42	2.03	-0.58	10.22	21.88	19.33	25.11	13.95
Motilal Oswal Large Cap Fund - Reg - Growth	12.99	2,149.70	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Atul Mehra, Sunil Sawant	06-Feb-2024	6.85	0.84	2.67	24.78	--	--	--	--
Nippon India Large Cap Fund - Reg - Growth	84.72	39,677.38	Sailesh Raj Bhan, Bhavik Dave	08-Aug-2007	6.36	0.87	-2.58	8.30	21.30	21.11	27.56	13.81
Nifty 50	24,008.00	--	--	--	7.18	1.86	-0.58	9.34	14.62	13.76	20.99	11.34

Midcap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	10 Years
Invesco India Midcap Fund - Growth	154.89	6,046.97	Amit Ganatra, Aditya Khemani	19-Apr-2007	6.53	-1.32	-4.87	17.03	29.68	25.28	29.86	16.74
Kotak Emerging Equity Fund - Reg - Growth	120.28	49,645.85	Atul Bhole	30-Mar-2007	8.05	-2.38	-8.41	11.26	24.39	20.55	30.63	17.09
Motilal Oswal Midcap Fund - Reg - Growth	95.15	27,780.18	Niket Shah, Rakesh Shetty, Sunil Sawant, Ajay Khandelwal	24-Feb-2014	9.68	-2.26	-9.79	18.09	34.92	29.52	37.64	17.75
Nippon India Growth Fund - Reg - Growth	3,764.75	34,690.03	Rupesh Patel	08-Oct-1995	6.27	-0.41	-6.93	10.73	29.99	25.21	33.44	17.05
Nifty Midcap 100	53,223.35	--	--	--	7.34	-0.70	-5.52	8.38	27.95	23.74	32.96	15.54

Smallcap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	10 Years
Axis Small Cap Fund - Reg - Growth	96.02	23,317.93	Mayank Hyanki, Krishnaa N, Tejas Sheth	29-Nov-2013	5.24	-3.76	-8.43	9.06	21.07	18.48	30.08	17.74
Bandhan Small Cap Fund - Reg - Growth	40.81	10,244.10	Manish Gunwani, Kirthi Jain, Ritika Behera, Gaurav Satra	25-Feb-2020	4.93	-5.19	-12.16	12.77	37.12	27.30	35.32	--
Invesco India Smallcap Fund - Reg - Growth	36.73	6,199.69	Taher Badshah, Aditya Khemani	30-Oct-2018	5.27	-6.26	-10.66	10.27	28.32	24.11	33.28	--
Motilal Oswal Small Cap Fund - Reg - Growth	12.45	4,331.97	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Sunil Sawant	26-Dec-2023	4.73	-5.90	-9.82	14.64	--	--	--	--
Nifty Smallcap 100	16,085.65	--	--	--	5.43	-5.30	-12.72	0.56	27.97	19.78	32.65	11.52

Large & Midcap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	10 Years
ICICI Prudential Large & Mid Cap Fund - Growth	946.80	20,352.47	Sharmila D mello, Ihab Dalwai	09-Jul-1998	5.82	1.22	-0.66	12.14	26.00	22.66	30.53	14.94
Invesco India Large & Mid Cap Fund - Growth	88.65	6,765.05	Amit Ganatra, Aditya Khemani	09-Aug-2007	5.88	-0.42	-3.26	15.34	28.73	23.37	25.24	14.68
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	29.19	9,176.39	Rakesh Shetty, Ajay Khandelwal, Sunil Sawant, Atul Mehra	17-Oct-2019	8.03	-3.05	-9.44	11.57	28.43	26.17	28.96	--
SBI Large & Midcap Fund - Growth	575.49	30,133.31	Saurabh Pant	28-Feb-1993	5.58	-0.29	-4.13	10.36	19.31	18.18	26.91	14.40
NIFTY Large Midcap 250 TRI (Scheme Benchmark)	19,488.95	--	--	--	6.88	0.22	-3.98	8.37	22.56	19.45	27.62	15.44

Multicap Fund

Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	10 Years
Axis Multicap Fund - Reg - Growth	16.25	7,235.36	Shreyash Devalkar, Hitesh Das, Nitin Arora	17-Dec-2021	5.59	-3.03	-6.57	12.53	27.05	21.93	--	--
ICICI Prudential Multicap Fund - Growth	744.17	14,504.64	Sharmila D mello, Anand V Sharma	01-Oct-1994	5.15	-0.56	-4.92	8.92	24.98	21.66	27.53	14.29
Kotak Multicap Fund - Reg - Growth	17.28	16,786.98	Abhishek Bisen, Devender Singhal	29-Sep-2021	4.34	-3.44	-8.18	5.28	27.15	23.67	--	--
SBI Multicap Fund - Reg - Growth	16.21	20,078.03	Rama Iyer Srinivasan, Saurabh Pant	08-Mar-2022	5.29	1.08	-0.35	16.04	22.94	18.27	--	--
NIFTY 500 Multicap 50:25:25 TRI (Scheme Benchmark)	19,299.73	--	--	--	6.35	-0.96	-6.07	6.68	22.41	18.80	28.29	14.74

Disclaimer : We have gathered all the data, information, statistics from the sources believed to be highly reliable and true. All necessary precautions have been taken to avoid any error, lapse or insufficiency; however, no representations or warranties are made (express or implied) as to the reliability, accuracy or completeness of such information. We cannot be held liable for any loss arising directly or indirectly from the use of, or any action taken in on, any information appearing herein. The user is advised to verify the contents of the report independently. It is not an investment recommendation or personal financial, investment or professional advice and should not be treated as such.

The Risk Level of any of the schemes must always be commensurate with the risk profile, investment objective or financial goals of the investor concerned. Therefore, the Investors should assess their risk profile before making any investment decision and consider the asset allocation accordingly.

Returns less than 1 year are in absolute (%) and greater than 1 year are compounded annualised (CAGR %). SIP returns are shown in XIRR (%).

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Past performance may or may not be sustained in the future. Investors should consult with their Mutual Fund Distributor or Financial Advisor before investing.





Sar utha ke jiyo!

Insure your family's future with a plan that adjusts to their changing needs.

NEW

HDFC Life Click 2 Protect Super

A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan

99.5 %

Individual Death Claim Settlement Ratio*





Flexibility to choose from multiple coverage options¹



Option to increase your cover at key life stages²



Option to extend the policy term³

HDFC Life Click 2 Protect Super

A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan



Sar utha ke jiyo!

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



Sar utha ke jiyo!

1. Applicable on choosing a policy term as (100 - age at entry) years.

2. Guaranteed Income is payable for a fixed period and starts after Premium Payment Term + 1 years, provided all due premiums have been paid and the policy is in force.

3. As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws.

* Applicable where timing for payment of survival benefit is selected as Advance. First payout shall be made within 7 working days from i) the realization of the first premium or ii) policy issuance, whichever is later. Subsequent payouts shall be made within 7 working days from i) realization of renewal premium or ii) survival benefit payout date, whichever is later.

Invest today and secure your family's dreams.

With

HDFC Life Sampoon Nivesh

A Unit Linked Non-Participating Individual Life Insurance Savings Plan





Comprehensive Plan Options



Loyalty Additions*



13 Fund Options

HDFC Life



Sar utha ke jiyo!


Double your security with guaranteed² benefits & flexibility.

NEW

HDFC Life Sanchay Aajeevan Guaranteed Advantage


A Non-Linked, Non-Participating Individual Savings Pension Plan






#DoubleGuarantee²


Guaranteed Lump Sum + Income¹



No Medical* with Instant Issuance



Partial Withdrawals³



Joint life with Waiver of Premium*

HDFC Life

Sar utha ke jiyo!

Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference



**HEALTH INSURANCE**

BEST HEALTH INSURANCE COMPANY OF THE YEAR
INDIA INSURANCE SUMMIT & AWARDS 2023

CareForYou

Get discounts for insuring your health early with **Care Plus- Comprehensive Health Insurance plan for Youth.**
Key features of Care Plus are:

- ✓ Unlimited recharge of Sum Insured
- ✓ Up to 200% increase in base Sum Insured
- ✓ Inflation adjusted increase in Sum Insured every year
- ✓ Personal accident coverage for primary insured member
- ✓ Stay fit and earn reward points through earn and burn program.

#SHARE
THE CARE

*T&C apply



Worried about Hospital Bills?

Get Insured Today



#1.6 Crore+
Happy Customers

 Nearly 16000+*
Cashless Network

 Premium Starting
at Just ₹ 26/Day **

 1 Claim Settled
Every Minute*

— Health Insurance —

So Much
Coverage

So Much
Choice

So Much
Trust

So Much
More...

— My:Optima Secure Health Insurance —

Introducing my:Optima Secure health insurance, which redefines the value you get from health insurance, with **SO MUCH** benefits that give an incredible **4X Coverage** at no additional cost. You can now enhance your plan with our new **add-ons** that offer extra coverage you've always wanted. But that's not all – we're **going global**, extending our coverage worldwide.

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Published at: Office No. 22, 1st Floor, RNA Arcade, Lokhandwala Complex, Andheri-West, Mumbai-400053.

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MSME No. UDYAM-MH-18-0107876
CIN No. U65990MH2021PTC357758

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