

GUPTA PUBLICATION

Volume - XI Issue - 9

“Quality Investment under one roof”

September - 2024

Things to Consider While Buying Travel Insurance

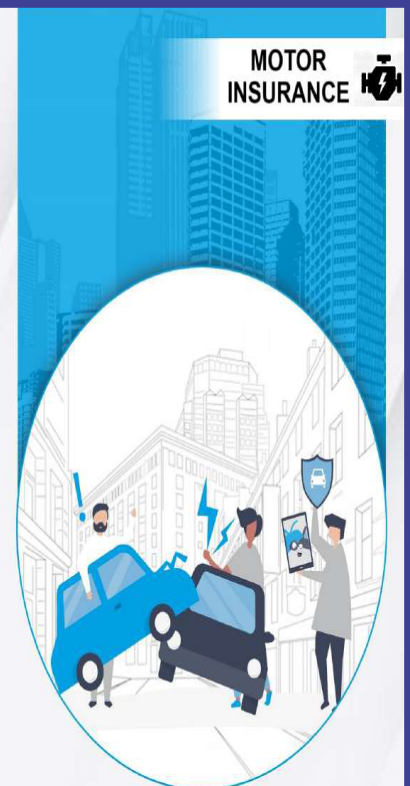
Coverage for:-

- Lost baggage or passport
- Valuable stolen while travelling
- Sudden illness or injury while aboard
- Traveling with the medical condition
- Expenses incurred due to trip is delayed, cancelled or interrupted
- Insurance against burglary at home, while travelling abroad



BENEFIT OF THIRD PARTY INSURANCE

- Mandatory by Law
- Financial Safety
- Mental Peace
- Covers Personal Damage to 3rd Party
- Covers Property Damage



Disclaimer : Insurance is the subject matter of solicitation.



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FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 17th September 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				12-14	15-23	24-35	36-60					
For Individual Deposits upto 3 Crore w.e.f 16th July, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.16 7.20 7.27 7.40 7.40	7.25 7.30 7.36 7.50 7.50	7.53 7.58 7.65 7.80 7.80	7.81 7.87 7.94 8.10 8.10					Monthly Qtrly Half Yearly Ann Cum
BAJAJ FINANCE LIMITED				18	22	33	44	42 (Online)				
For Individual Deposits upto 3 Crore w.e.f 16th July, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.53 7.58 7.65 7.80 7.80	7.63 7.68 7.75 7.90 7.90	7.81 7.87 7.94 8.10 8.10	7.95 8.01 8.09 8.25 8.25	8.09 8.15 8.23 8.40 8.40				Monthly Qtrly Half Yearly Ann Cum
BAJAJ FINANCE LIMITED				12-14	15-23	24-35	36-60					
For Senior Citizen Deposits upto 3 Crore w.e.f 16th July, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.39 7.44 7.51 7.65 7.65	7.49 7.53 7.61 7.75 7.75	7.91 7.96 8.04 8.20 8.20	8.05 8.10 8.18 8.35 8.35					Monthly Qtrly Half Yearly Ann Cum
BAJAJ FINANCE LIMITED				18	22	33	44	42 (Online)				
For Senior Citizen Deposits upto 3 Crore w.e.f 16th July, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.77 7.82 7.89 8.05 8.05	7.86 7.91 7.99 8.15 8.15	8.05 8.10 8.18 8.35 8.35	8.19 8.24 8.33 8.50 8.50	8.33 8.38 8.47 8.65 8.65				Monthly Qtrly Half Yearly Ann 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 25,000 5,000		FAAA (CRISIL)	7.10 7.20 7.25 7.50 7.50	7.30 7.40 7.55 7.80 8.10	7.55 7.65 7.85 8.10 8.77	7.50 7.60 7.80 8.05 9.08	7.55 7.65 7.85 8.10 9.52				Monthly Qtrly Half yearly Yearly Cum/Yield
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)	7.59 7.63 7.71 7.85 7.85	7.73 7.77 7.85 8.00 8.16	7.87 7.92 8.00 8.15 8.49	8.05 8.10 8.18 8.35 8.88	8.38 8.43 8.52 8.70 9.49	8.42 8.47 8.56 8.75 9.75	8.47 8.52 8.62 8.80 10.10	8.47 8.52 8.62 8.80 10.50	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 (CRISIL) MAA+ (ICRA)	7.84 7.89 7.96 8.12 8.12	7.98 8.03 8.11 8.27 8.44	8.12 8.17 8.25 8.42 8.78	8.30 8.35 8.44 8.62 9.18	8.63 8.69 8.78 8.97 9.81	8.67 8.73 8.82 9.02 10.08	8.72 8.78 8.87 9.07 10.46	8.72 8.78 8.87 9.07 10.88	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)	8.09 8.14 8.22 8.39 8.39	8.23 8.28 8.37 8.54 8.72	8.37 8.42 8.51 8.69 9.07	8.55 8.61 8.70 8.89 9.49	8.88 8.94 9.04 9.25 10.13	8.92 8.98 9.08 9.29 10.42	8.97 9.03 9.13 9.34 10.81	8.97 9.03 9.13 9.34 11.26	Monthly Qtrly Half yearly Yearly Cum/Yield
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 (CRISIL) MAA+ (ICRA)	8.34 8.39 8.48 8.66 8.66	8.48 8.54 8.63 8.81 9.00	8.62 8.68 8.77 8.96 9.37	8.80 8.86 8.96 9.16 9.80	9.13 9.19 9.30 9.52 10.45	9.17 9.24 9.34 9.56 10.76	9.22 9.29 9.39 9.61 11.18	9.22 9.29 9.39 9.61 11.65	Monthly Qtrly Half yearly Yearly Cum/Yield
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 (CRISIL) 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

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 17th September 2024

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
				12	18	24	30	36	42	50	60	
SHRIRAM FINANCE LIMITED												
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	8.19	8.33	8.47	8.65	8.98	9.02	9.07	9.07	Monthly
				8.24	8.38	8.52	8.71	9.04	9.08	9.13	9.13	Qtrly
				8.33	8.47	8.62	8.80	9.14	9.19	9.24	9.24	Half yearly
				8.50	8.65	8.80	9.00	9.35	9.40	9.45	9.45	Yearly
				8.50	8.84	9.19	9.61	10.26	10.56	10.96	11.42	Cum/Yield
SHRIRAM FINANCE LIMITED												
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 9th April 2024	5,000		FAAA (CRISIL)	8.44	8.58	8.72	8.90	9.23	9.27	9.32	9.32	Monthly
				8.49	8.64	8.78	8.96	9.30	9.34	9.39	9.39	Qtrly
				8.58	8.73	8.87	9.06	9.40	9.45	9.50	9.50	Half yearly
				8.77	8.92	9.07	9.27	9.63	9.67	9.72	9.72	Yearly
				8.77	9.12	9.48	9.92	10.58	10.90	11.32	11.81	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							
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		FAA+/-	7.21	7.02	7.49	7.16	7.35	7.16	7.16		Monthly
	10,000		(CRISIL)	7.25	7.06	7.53	7.20	7.39	7.20	7.20		Qtrly
			AA+	7.32	7.12	7.61	7.26	7.46	7.27	7.27		Half yearly
			(CARE)	7.45	7.25	7.75	7.40	7.60	7.40	7.40		Yearly
					7.45	7.51	8.37	8.26	8.85	8.91	10.42	
GODREJ AND MFG CO. LTD												
		0.25				36						
W.e.f. 14th Sept, 2024	40,000		(CRISIL)			8.00						Monthly
			AA			8.05						Qtrly
						8.15						

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	1157.792(11-Sep-24)	37783.0786(Aug 2024)	Rahul Baijal	11-Oct-96	1.8387	7.7151	12.0361	31.5216	25.2604	19.977	19.8407	15.0233	13.2217
ICICI Prudential Bluechip Fund - Growth	108.65(11-Sep-24)	64222.8169(Aug 2024)	Anish Tawakley, Vaibhav Dusad	23-May-08	2.4227	7.6382	13.7339	35.5975	26.292	19.4348	21.7267	16.0962	14.7695
Invesco India Largecap Fund - Growth	69.71(11-Sep-24)	1238.1177(Aug 2024)	Amit Nigam, Hiten Jain	21-Aug-09	3.3506	10.4579	19.02	36.73	24.9478	16.5814	20.3865	15.1427	14.1242
Nippon India Large Cap Fund - Reg - Growth	89.2029(11-Sep-24)	32884.3951(Aug 2024)	Sailesh Raj Bhan, Bhavik Dave	08-Aug-07	2.0689	6.9804	15.094	32.7094	27.9161	22.0047	22.5725	16.606	15.2155
Nifty 50	24918.45(11-Sep-24)	--	--	--	2.261	7.1077	11.5786	24.5401	18.1263	12.7467	17.6703	13.9106	11.9026

* 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
HSBC Midcap Fund - Reg - Growth	371.5968 (08-Aug-24)	11882.0913 (Jul 2024)	Venugopal Manghat, Cheenu Gupta, Sonal Gupta	09-Aug-04	-2.5847	12.5011	19.334	53.9773	34.6495	22.7876	25.3241	15.747	19.0641
ICICI Prudential MidCap Fund - Growth	282.53 (08-Aug-24)	6528.0547 (Jun 2024)	Lalit Kumar	28-Oct-04	-2.8339	11.8709	18.006	52.6575	31.9986	22.4278	26.1082	17.399	17.5877
Mahindra Manulife Mid Cap Fund - Reg - Growth	33.2052 (08-Aug-24)	3165.9763 (Jul 2024)	Manish Lodha, Abhinav Khandelwal	30-Jan-18	-0.5782	13.3945	19.6144	57.2018	38.7431	26.1721	30.3938	--	--
Motilal Oswal Midcap Fund - Reg - Growth	97.6641 (08-Aug-24)	12627.6813 (Jun 2024)	Niket Shah, Rakesh Shetty, Sunil Sawant	24-Feb-14	1.4154	19.5146	31.8821	62.913	42.41	36.9874	33.1918	21.351	21.6127
Nifty Midcap 100	56681.2 (08-Aug-24)	--	--	--	-0.3639	13.2802	14.9072	49.3411	36.5652	26.5013	29.0806	17.4713	18.1872

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

Smallcap 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
HSBC Midcap Fund - Reg - Growth	394.7788(11-Sep-24)	12021.3125(Aug 2024)	Venugopal Manghat, Cheenu Gupta, Sonal Gupta	09-Aug-04	4.3949	11.3312	26.0655	52.4278	36.1821	23.8926	26.58	16.2381	18.3558
ICICI Prudential MidCap Fund - Growth	292.6(11-Sep-24)	6624.6342(Aug 2024)	Lalit Kumar	28-Oct-04	2.7604	4.946	22.0031	46.8362	31.3174	23.0577	26.9192	17.3644	16.6693
Mahindra Manulife Mid Cap Fund - Reg - Growth	34.4063(11-Sep-24)	3292.7649(Aug 2024)	Manish Lodha, Abhinav Khandelwal	30-Jan-18	2.7572	10.1961	24.2307	47.0468	36.9097	26.8203	31.0978	--	--
Motilal Oswal Midcap Fund - Reg - Growth	104.4843(11-Sep-24)	15940.0620(Aug 2024)	Niket Shah, Rakesh Shetty, Sunil Sawant	24-Feb-14	6.3291	17.5659	34.91	60.0165	42.1063	36.7721	34.1986	22.0055	21.0967
Nifty Midcap 100	58938.05(11-Sep-24)	--	--	--	3.0847	9.8228	20.8375	42.0739	35.4683	26.0948	29.854	17.7744	17.3677

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

Large & 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
HDFC Large and Mid Cap Fund - Growth	344.7130 (11-Sep-2024)	23712.3065 (Aug-2024)	Dhruv Muchhal, Gopal Agrawal	18-Feb-94	3.2103	8.6552	18.9461	38.2042	31.4731	24.2965	26.4638	18.3607	14.7941
NIFTY Large Midcap 250 TRI	21106.1900 (11-Sep-2024)	--	--	--	2.7316	8.0328	18.2318	36.313	27.639	20.6879	25.5139	17.8559	16.9122
ICICI Prudential Large & Mid Cap Fund - Growth	990.9900 (11-Sep-2024)	16586.8446 (Aug-2024)	Ihab Dalwai	09-Jul-98	4.1284	9.6252	20.2775	42.9611	31.1527	25.6062	26.2846	18.1407	15.6473
NIFTY Large Midcap 250 TRI	21106.1900 (11-Sep-2024)	--	--	--	2.7316	8.0328	18.2318	36.313	27.639	20.6879	25.5139	17.8559	16.9122
Mahindra Manulife Large & Mid Cap Fund - Reg - Growth	27.8818 (11-Sep-2024)	2569.6260 (Aug-2024)	Abhinav Khandelwal, Manish Lodha	30-Dec-19	2.9198	5.9641	11.5	33.248	26.0004	19.781	--	--	--
NIFTY Large Midcap 250 TRI	21106.1900 (11-Sep-2024)	--	--	--	2.7316	8.0328	18.2318	36.313	27.639	20.6879	25.5139	17.8559	16.9122
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	32.6834 (11-Sep-2024)	5810.7531 (Aug-2024)	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Sunil Sawant	17-Oct-19	7.1043	15.4348	30.6505	53.061	39.6095	24.8064	--	--	--
NIFTY Large Midcap 250 TRI	21106.1900 (11-Sep-2024)	--	--	--	2.7316	8.0328	18.2318	36.313	27.639	20.6879	25.5139	17.8559	16.9122

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

Multicap 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
HSBC Multi Cap Fund - Reg - Growth	18.9524 (11-Sep-2024)	4088.3796 (Aug-2024)	Gautam Bhupal, Kapil Punjabi, Sonal Gupta, Venugopal Manghat	30-Jan-23	3.0425	8.7044	19.3476	46.5686	--	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	21325.7900 (11-Sep-2024)	--	--	--	3.2678	8.7416	19.2203	37.6634	28.6097	20.8136	25.9567	17.2783	16.2182
ICICI Prudential Multicap Fund - Growth	810.4300 (11-Sep-2024)	14279.7583 (Aug-2024)	Anand V Sharma, S Naren	01-Oct-94	3.6091	10.6676	20.6572	42.1834	32.023	22.6458	23.8907	17.6525	15.9948
NIFTY 500 Multicap 50:25:25 TRI	21325.7900 (11-Sep-2024)	--	--	--	3.2678	8.7416	19.2203	37.6634	28.6097	20.8136	25.9567	17.2783	16.2182
Kotak Multicap Fund - Reg - Growth	19.5210 (11-Sep-2024)	14541.2072 (Aug-2024)	Abhishek Bisen, Arjun Khanna, Devender Singhal	29-Sep-21	3.2475	8.5706	19.57	46.9402	36.1775	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	21325.7900 (11-Sep-2024)	--	--	--	3.2678	8.7416	19.2203	37.6634	28.6097	20.8136	25.9567	17.2783	16.2182
Nippon India Multi Cap Fund - Reg - Growth	300.0549 (11-Sep-2024)	38115.2836 (Aug-2024)	Ashutosh Bhargava, Sailesh Raj Bhan	28-Mar-05	3.4263	7.7265	23.4218	39.2054	34.5887	28.439	27.4518	19.4596	16.0417
NIFTY 500 Multicap 50:25:25 TRI	21325.7900 (11-Sep-2024)	--	--	--	3.2678	8.7416	19.2203	37.6634	28.6097	20.8136	25.9567	17.2783	16.2182

* 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.



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- Fixed Annuity Rates** from inception of Policy
- Multiple Annuity options**
- Increasing Death Benefit** during deferment period

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Enjoy lifelong **income** starting immediately from **issuance***

with **HDFC Life Sanchay Par Advantage**
A Non-Linked, Participating, Life Insurance Plan

Immediate Payout on Issuance*

- Immediate payout on issuance*
- Whole life cover + lifelong income¹
- Deferred Income option with guaranteed benefits²
- Tax Benefits³

HDFC Life Sanchay Par Advantage
A Non-Linked, Participating, Life Insurance Plan

HDFC Life
Sar utha ke jiyo!

Achieve your dreams with guaranteed returns.

NEW
HDFC Life Click 2 Achieve
A Non-Linked, Non-Participating, Individual, Savings Life Insurance Plan

- Guaranteed* Benefits**
- Flexibility in Choice of Benefits¹**
- Increasing Income upto 10%² p.a.**

HDFC Life
Sar utha ke jiyo!

Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference





care
HEALTH INSURANCE

Care is Making Comprehensive Health Insurance, Affordable!

Care Supreme + Care Shield addon @ Sum Insured

₹ 7 Lakhs

@ a Lower Premium



HDFC ERGO

Coverages

- Secure Benefit**
2x coverage from day 1
- Plus Benefit**
Additional 100% coverage after 2 years irrespective of claims
- Protect Benefit**
Zero deduction on listed non-medical expenses
- Restore Benefit**
100% restores the coverage

OptimaSecure

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