

GUPTA

PUBLICATION

Volume - XII Issue - 9

“Quality Investment under one roof”

September - 2025

Mutual Fund Updates

Multi-Asset 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
HDFC Multi - Asset Fund - Growth	72.08	4,634.55	Anil Bamboli, Arun Agarwal, Srinivasan Ramamurthy, Bhagyesh Kagalkar, Dhruv Muchhal, Nandita Menezes	17-Aug-2005	1.58	1.43	9.65	6.68	14.37	13.67	15.24	11.19
ICICI Prudential Multi-Asset Fund - Growth	766.77	64,770.24	S Naren, Ihab Dalwai, Sri Sharma, Gaurav Chikane, Akhil Kakkar, Manish Banthia, Sharmila D mello, Masoomi Jhurmarvala	31-Oct-2002	2.55	1.59	9.49	8.23	18.11	19.09	23.76	16.22
Nippon India Multi Asset Allocation Fund - Reg - Growth	22.19	6,649.41	Ashutosh Bhargava, Kinjal Desai, Vikram Dhawan, Sushil Hari Prasad Budhia	28-Aug-2020	3.04	3.52	13.68	10.87	19.76	18.50	17.92	--
SBI Multi Asset Allocation Fund - Growth	59.76	9,819.38	Dinesh Balachandran, Mansi Sajeja, Vandna Soni	21-Dec-2005	1.68	1.76	10.33	6.87	15.13	15.44	14.59	11.14
NIFTY 50 Hybrid Composite Debt 65:35 Index	20,603.54	--	--	--	1.09	-0.44	8.31	3.23	11.41	11.10	14.17	11.95

Balanced Advantage 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
HDFC Balanced Advantage Fund - Growth	513.04	1,01,772.60	Anil Bamboli, Gopal Agrawal, Srinivasan Ramamurthy, Arun Agarwal, Dhruv Muchhal, Nandita Menezes	11-Sep-2000	0.72	-1.06	7.67	0.98	15.62	17.86	23.24	15.22
ICICI Prudential Balanced Advantage Fund - Reg - Growth	74.74	65,710.61	Manish Banthia, Rajat Chandak, Ihab Dalwai, Sri Sharma, Sharmila D mello, Akhil Kakkar	30-Dec-2006	2.19	1.84	9.99	6.10	13.69	12.86	14.52	11.46
Nippon India Balanced Advantage Fund - Reg - Growth	176.83	9,355.29	Ashutosh Bhargava, Sushil Hari Prasad Budhia, Kinjal Desai	15-Nov-2004	1.87	0.62	8.55	2.61	12.57	11.74	13.61	10.71
Parag Parikh Dynamic Asset Allocation Fund - Reg - Growth	11.32	2,414.57	Raunak Onkar, Rajeev Thakkar, Raj Mehta, Rukun Tarachandani, Mansi Kariya, Tejas Soman	27-Feb-2024	-0.16	0.18	4.51	4.95	--	--	--	--
NIFTY 50 Hybrid Composite Debt 65:35 Index (Suitable Index)	20,603.54	--	--	--	1.09	-0.44	8.31	3.23	11.41	11.10	14.17	11.95

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
ICICI Prudential Large Cap Fund - Growth	109.91	71,787.87	Anish Tawakley, Vaibhav Dusad, Sharmila D mello	23-May-2008	0.80	1.16	12.84	0.12	18.43	17.79	21.36	14.89
Invesco India Largecap Fund - Growth	69.21	1,528.01	Amit Nigam, Hiten Jain	21-Aug-2009	1.26	1.10	15.48	-0.97	17.64	16.15	19.07	13.39
Motilal Oswal Large Cap Fund - Reg - Growth	13.77	2,701.24	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Atul Mehra, Sunil Sawant	06-Feb-2024	0.26	1.53	12.61	7.31	--	--	--	--
Nippon India Large Cap Fund - Reg - Growth	90.93	44,164.76	Sailesh Raj Bhan, Bhavik Dave	08-Aug-2007	1.37	1.68	14.57	1.32	17.80	18.92	23.97	14.90
Nifty 50	24,741.00	--	--	--	0.37	-0.04	10.76	-1.61	12.41	11.87	16.88	12.43

Inside	Pg.
• Mutual Fund Updates	1
• Contd.... Mutual Fund Updates	2
• Care Health /Travel Insurance / HDFC Ergo Optima Secure	3

Inside	Pg.
• Corporate Fixed Deposit Updates	4
• Contd.... Corporate Fixed Deposit Updates	5
• HDFC / Life Insurance	6



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



Contd...

# Mutual Fund Updates

## 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
HDFC Mid Cap Fund - Growth	192.02	83,847.39	Chirag Setalvad, Dhruv Muchhal	25-Jun-2007	0.10	0.98	15.44	0.03	21.08	24.61	28.69	18.04
Invesco India Midcap Fund - Growth	180.34	7,801.80	Amit Ganatra, Aditya Khemani	19-Apr-2007	1.15	4.08	23.78	8.65	28.85	26.90	28.06	18.51
Kotak Midcap Fund - Reg - Growth	135.71	57,375.20	Atul Bhole	30-Mar-2007	-0.02	3.02	20.51	0.70	21.31	20.50	27.44	18.25
Motilal Oswal Midcap Fund - Reg - Growth	104.08	34,779.74	Niket Shah, Rakesh Shetty, Sunil Sawant, Ajay Khandelwal	24-Feb-2014	1.28	3.63	14.17	0.60	27.08	27.57	33.45	18.07
Nifty Midcap 100	57,075.20	--	--	--	-0.23	-2.11	16.08	-3.99	19.05	21.86	27.49	16.30

## 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
Bandhan Small Cap Fund - Reg - Growth	45.97	14,062.19	Manish Gunwani, Kirthi Jain, Ritika Behera, Gaurav Satra	25-Feb-2020	-0.61	-0.20	17.76	-3.81	29.05	28.19	30.63	--
Invesco India Smallcap Fund - Reg - Growth	41.57	7,580.46	Taher Badshah, Aditya Khemani	30-Oct-2018	0.63	0.95	19.39	-1.07	24.00	24.71	29.93	--
Motilal Oswal Small Cap Fund - Reg - Growth	13.78	5,268.43	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Sunil Sawant	26-Dec-2023	0.07	-0.31	14.95	1.35	--	--	--	--
Nippon India Small Cap Fund - Reg - Growth	167.86	65,922.00	Samir Rachh	16-Sep-2010	-0.24	-0.08	17.04	-7.33	16.18	22.62	32.44	21.5
Nifty Smallcap 100	17,655.25	--	--	--	-1.17	-4.22	16.16	-9.56	18.08	21.94	25.44	13.51

## 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
Bandhan Large & Mid Cap Fund - Reg - Growth	133.13	9,996.58	Manish Gunwani, Rahul Agarwal, Ritika Behera, Gaurav Satra	09-Aug-2005	0.88	1.22	14.52	-2.98	23.12	23.21	25.37	16.47
ICICI Prudential Large & Mid Cap Fund - Growth	998.96	23,246.14	Sharmila D mello, Ihab Dalwai	09-Jul-1998	2.13	1.05	12.79	-0.08	21.17	20.71	26.23	16.64
Invesco India Large & Mid Cap Fund - Growth	101.66	8,007.10	Amit Ganatra, Aditya Khemani	09-Aug-2007	1.54	3.88	22.16	7.29	28.88	24.73	24.27	16.48
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	33.26	12,628.20	Rakesh Shetty, Ajay Khandelwal, Sunil Sawant, Atul Mehra	17-Oct-2019	-0.61	-1.09	21.89	2.57	26.55	26.63	27.77	--
NIFTY Large Midcap 250 TRI	20,754.20	--	--	--	0.04	-0.36	14.28	-2.53	17.23	17.59	23.17	16.37

## 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	17.78	8,291.80	Shreyash Devalkar, Hitesh Das, Nitin Arora	17-Dec-2021	0.68	0.91	13.97	-1.06	22.46	21.65	--	--
Kotak Multicap Fund - Reg - Growth	18.89	18,854.40	Abhishek Bisen, Devender Singhal	29-Sep-2021	1.61	1.90	15.79	-4.99	20.69	22.23	--	--
Motilal Oswal Multi Cap Fund - Reg - Growth	13.80	4,285.22	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Atul Mehra, Sunil Sawant	18-Jun-2024	1.18	3.72	15.48	14.63	--	--	--	--
Nippon India Multi Cap Fund - Reg - Growth	299.91	45,881.41	Sailesh Raj Bhan, Ashutosh Bhargava	28-Mar-2005	0.78	0.96	17.01	-0.33	19.17	22.51	29.5	15.48
NIFTY 500 Multicap 50:25:25 TRI	20,747.66	--	--	--	0.09	-0.38	14.82	-3.70	17.11	17.77	23.58	15.89

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

**Disclaimer :** All information contained herein is obtained by ICRA Analytics Limited from sources believed by it to be accurate and reliable. Because of the possibility of human or mechanical error as well as other factors, however, all information contained herein is provided 'AS IS' without warranty of any kind. ICRA Analytics adopts all necessary measures so that the information it uses is of sufficient quality and from sources ICRA Analytics considers to be reliable including, when appropriate, independent third-party sources. However, ICRA Analytics is not an auditor and cannot in every instance independently verify or validate information received in preparing this document.All information contained herein must be construed solely as statements of opinion, and ICRA Analytics Limited or its affiliates or group companies and its respective and any of its officers, directors, personnel and employees, disclaim liability to any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this document or its contents in any manner or for any contingency within or beyond the control of, ICRA Analytics or any of its directors, officers, employees, agents, representatives, licensors or suppliers, arising from or in connection with the information contained herein or the use of or inability to use any such information.Opinions expressed in the document are not the opinions of our holding company, ICRA Limited(ICRA), and should not be construed as any indication of credit rating or grading of ICRA for any instruments that have been issued or are to be issued by any entity.The recipient alone shall be fully responsible and / or are liable for any decision taken on the basis of this document and / or the information contained herein.

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.







**BEST CLAIM SETTLEMENT  
COMPANY OF THE YEAR**

9<sup>th</sup> ANNUAL INDIA INSURANCE SUMMIT & AWARDS 2025

CLAIMS WORTH

**₹16,000+**

CRORE SETTLED\*!

... and we're just getting started.

Behind every milestone are supported families, paid hospital bills and lives made a little easier during difficult times.

We don't just promise care, we assure that your health, your treatment and your tomorrow are always protected.

Cashless network of  
**Over 21,600<sup>^^</sup>**  
healthcare providers

**More than 12 Lakh**  
Surgeries covered

**24x7 Claim**  
and customer  
support

\*The above figures are as of March 2025. ^^Number of Cashless Healthcare Providers as of Feb 2025

^The Company Was Awarded 'Best Claim Settlement Company of The Year' Award At The 9th Annual India Insurance Summit & Awards 2025, in March 2025



**BEST**  
HEALTH INSURANCE  
COMPANY IN RURAL SECTOR

**CLAIMS  
SERVICE**  
LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

**CUMULATIVE BONUS**  
Double your coverage in just 2 consecutive years

**RENEWAL DISCOUNT**  
Upto 30% Discount on Renewal premium with wellness benefit.

**CUMULATIVE BONUS SUPER**  
Upto 300% increase in coverage

**UNLIMITED ACCESS**  
To general physician e-consultations, e-fitness sessions, e-consultation from dietitian & wellness coach with wellness benefits.

**UNLIMITED AUTOMATIC RECHARGE**  
Never run out of coverage in a policy year

**NO SUB-LIMITS**  
Upto SI for Domiciliary Hospitalization, Advanced Technology ATUSH, Advanced Technology Methods like Robotic Surgery

care  
supreme



Travel  
Coverage  
for Peace  
of Mind









**Sabse bada sach,  
Optima Secure  
de instalment  
benefits so much!**

**Presenting  
HDFC ERGO's Optima Secure  
Plan with Premium Instalment  
Options**



**Disclaimer :** Insurance is the subject matter of solicitation.

Little Investment can make a Big Difference



FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 11th September, 2025

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)							Interest frequency
BAJAJ FINANCE LIMITED ( Regular FD: Valid for deposit amount from Rs. 15,000 to 3,00,00,000 )				12-14	15-23	24-60					
For Individual w.e.f 11th June, 2025	15,000		FAAA	6.41	6.55	6.74					Monthly
			(CRISIL)	6.44	6.59	6.78					Qrtly
			MAAA	6.49	6.64	6.83					Half Yearly
			(ICRA)	6.60	6.75	6.95					Ann
				6.60	6.75	6.95					Cum
BAJAJ FINANCE LIMITED ( Regular FD: Valid for deposit amount from Rs. 15,000 to 3,00,00,000 )				12-14	15-23	24-60					
For Senior Citizen Deposits w.e.f 11th June, 2025	15,000		FAAA	6.74	6.88	7.07					Monthly
			(CRISIL)	6.78	6.92	7.11					Qrtly
			MAAA	6.83	6.98	7.17					Half Yearly
			(ICRA)	6.95	7.10	7.30					Ann
				6.95	7.10	7.30					Cum
MAHINDRA FINANCE		0.25		12	24	36	48	60			
Samruddhi Deposits upto 5 Cr W.e.f. 25th June, 2025 Add interest rate of 0.05% p.a. for renewal of Deposits	50,000		FAAA	6.40	6.80	6.80	6.80	6.80			Monthly
			(CRISIL)	6.45	6.80	6.80	6.80	6.80			Qtrly
	25,000			6.50	6.90	6.90	6.90	6.90			Half yearly
				6.60	7.00	7.00	7.00	7.00			Yearly
	5,000			6.60	7.00	7.00	7.00	7.00			Cum/Yield
MAHINDRA FINANCE		0.10		15	30	42					
Dhanvrudhhi Deposits upto 5 Cr W.e.f. 25th June, 2025 Add interest rate of 0.05% p.a. for renewal of Deposits	50,000		FAAA	6.55	6.80	6.80					Monthly
			(CRISIL)	6.60	6.80	6.80					Qtrly
	25,000			6.65	6.90	6.90					Half yearly
				6.75	7.00	7.00					Yearly
	5,000			6.75	7.00	7.00					Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit ( For Individual ) w.e.f 5th August 2025	5,000		FAAA	6.79	7.02	6.93	7.02	7.35	7.35	7.35	Monthly
			(CRISIL)	6.82	7.06	6.97	7.06	7.39	7.39	7.39	Qtrly
			MAA+	6.88	7.12	7.03	7.12	7.46	7.46	7.46	Half yearly
			(ICRA)	7.00	7.25	7.15	7.25	7.60	7.60	7.60	Yearly
				7.00	7.31	7.28	7.51	8.20	8.57	8.85	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal deposit ( For Individual ) w.e.f 5th August 2025	5,000		FAAA	6.93	7.16	7.07	7.16	7.49	7.49	7.49	Monthly
			(CRISIL)	6.97	7.20	7.11	7.20	7.53	7.53	7.53	Qtrly
			MAA+	7.03	7.27	7.17	7.27	7.61	7.61	7.61	Half yearly
			(ICRA)	7.15	7.40	7.30	7.40	7.75	7.75	7.75	Yearly
				7.15	7.47	7.44	7.67	8.37	8.70	9.05	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit ( For Senior Citizen ) w.e.f 5th August 2025	5,000		FAAA	7.25	7.49	7.39	7.49	7.81	7.81	7.81	Monthly
			(CRISIL)	7.30	7.53	7.44	7.53	7.86	7.86	7.86	Qtrly
			MAA+	7.36	7.61	7.51	7.61	7.94	7.94	7.94	Half yearly
			(ICRA)	7.50	7.75	7.65	7.75	8.10	8.10	8.10	Yearly
				7.50	7.83	7.79	8.05	8.77	9.20	9.52	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit ( For Senior Citizen ) w.e.f 5th August 2025	5,000		FAAA	7.39	7.63	7.53	7.63	7.95	7.95	7.95	Monthly
			(CRISIL)	7.44	7.68	7.58	7.68	8.01	8.01	8.01	Qtrly
			MAA+	7.51	7.75	7.65	7.75	8.09	8.09	8.09	Half yearly
			(ICRA)	7.65	7.90	7.80	7.90	8.25	8.25	8.25	Yearly
				7.65	7.98	7.95	8.21	8.94	9.39	9.72	Cum/Yield
WOMEN DEPOSIT SCHEME											
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit ( For Individual ) w.e.f 5th August 2025	5,000		FAAA	6.83	7.07	6.97	7.07	7.39	7.39	7.39	Monthly
			(CRISIL)	6.87	7.11	7.01	7.11	7.44	7.44	7.44	Qtrly
			MAA+	6.93	7.17	7.07	7.17	7.51	7.51	7.51	Half yearly
			(ICRA)	7.05	7.30	7.20	7.30	7.65	7.65	7.65	Yearly
				7.05	7.37	7.33	7.57	8.24	8.62	8.91	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit ( For Individual ) w.e.f 5th August 2025	5,000		FAAA	6.97	7.21	7.11	7.21	7.53	7.53	7.53	Monthly
			(CRISIL)	7.01	7.25	7.16	7.25	7.58	7.58	7.58	Qtrly
			MAA+	7.07	7.32	7.22	7.32	7.65	7.65	7.65	Half yearly
			(ICRA)	7.20	7.45	7.35	7.45	7.80	7.80	7.80	Yearly
				7.20	7.52	7.48	7.73	8.42	8.81	9.11	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 11th September, 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 5th August 2025	5,000		FAAA	7.30	7.53	7.44	7.53	7.86	7.86	7.86	Monthly
			(CRISIL)	7.35	7.58	7.49	7.58	7.91	7.91	7.91	Qtrly
			MAA+	7.41	7.65	7.56	7.65	7.99	7.99	7.99	Half yearly
			(ICRA)	7.55	7.80	7.70	7.80	8.15	8.15	8.15	Yearly
				7.55	7.87	7.85	8.10	8.83	9.26	9.59	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit ( For Senior Citizen ) w.e.f 5th August 2025	5,000		FAAA	7.44	7.67	7.58	7.67	8.00	8.00	8.00	Monthly
			(CRISIL)	7.49	7.72	7.63	7.72	8.05	8.05	8.05	Qtrly
			MAA+	7.56	7.80	7.70	7.80	8.13	8.13	8.13	Half yearly
			(ICRA)	7.70	7.95	7.85	7.95	8.30	8.30	8.30	Yearly
				7.70	8.02	8.00	8.26	9.01	9.46	9.80	Cum/Yield
ICICI HOME FINANCE		0.35		>=12- >24	>=24 - > 36	>=36 - > 48	>=48 - > 60				
w.e.f 1st Sept, 2025	40,000		FAAA	6.50	6.60	6.65	6.75				Monthly
	20,000		(CRISIL)	6.55	6.65	6.70	6.80				Qtrly
	10,000		MAAA	6.75	6.85	6.90	7.00				Ann
			(ICRA)	6.75	7.08	7.39	7.77				Cum/Yield
ICICI HOME FINANCE		0.35		39	45						
Special Scheme w.e.f 1st Sept, 2025	40,000		FAAA	6.80	6.85						Monthly
	20,000		(CRISIL)	6.85	6.90						Qtrly
	10,000		MAAA	7.05	7.10						Ann
			(ICRA)	7.63	7.82						Cum/Yield
PNB Housing Finance Ltd		0.25		12-23	24-35	36-47	48-59	60			
W.e.f. 20th June, 2025	25,000		FAA+/-	6.78	6.78	6.87	6.87	6.87			Monthly
	10,000		(CRISIL)	6.82	6.82	6.91	6.91	6.91			Qtrly
			AA+	6.88	6.88	6.97	6.97	6.97			Half yearly
			(CARE)	7.00	7.00	7.10	7.10	710			Yearly
				7.00	7.25	7.62	7.89	8.18			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			25th June, 2025
PERIOD	DEPOSIT RS. LESS THAN 3 CRORES		
	REGULAR INTEREST RATE	SENIOR CITIZEN RATE	
	RATE PER ANNUM	RATE PER ANNUM	
7 - 14 days	2.75%	3.25%	
15 - 29 days	2.75%	3.25%	
30 - 45 days	3.25%	3.75%	
46 - 60 days	4.25%	4.75%	
61 - 89 days	4.25%	4.75%	
90 days < = 6 months	4.25%	4.75%	
6 months 1 days < = 9 months	5.50%	6.00%	
9 months 1 day to < 1 year	5.75%	6.25%	
1 year to < 15 months	6.25%	6.75%	
15 months to < 18 months	6.35%	6.85%	
18 months to < 21 months	6.60%	7.10%	
21 months - 2 years	6.45%	6.95%	
2 Years 1 day to < 2 Year 11 Months	6.45%	6.95%	
2 Years 11 Months - 35 Months	6.45%	6.95%	
2 Years 11 Months 1 day < = 3 Year	6.45%	6.95%	
3 Years 1 day to < 4 Years 7 Months	6.40%	6.90%	
4 Year 7 Months - 55 months	6.40%	6.90%	
4 Year 7 Months 1 day < = 5 Years	6.40%	6.90%	
5 Years 1 day - 10 Years	6.15%	6.65%	

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.





**Double your security with guaranteed<sup>2</sup> benefits & flexibility.**

**NEW** **HDFC Life Sanchay Aajeevan Guaranteed Advantage**  
A Non-Linked, Non-Participating Individual Savings Pension Plan



**#DoubleGuarantee<sup>2</sup>**  
Guaranteed Lump Sum + Income<sup>1</sup>

No Medical<sup>3</sup> with Instant Issuance

Partial Withdrawals<sup>2</sup>

Joint life with Waiver of Premium<sup>4</sup>



*Sar utha ke jiyo!*

**Invest today and secure your family's dreams.**

**NEW** **HDFC Life Sampoon Nivesh Plus**  
A Unit Linked Non-Participating Individual Life Insurance Savings Plan

Get **Enhanced** Waiver of premium + Income Benefit



Life Cover



Loyalty Additions<sup>1</sup>



10 Fund Options



*Sar utha ke jiyo!*

**Let assured income fund your growth**

**NEW** **HDFC Life Smart A.I.M. Solution**  
Assured Investment Multiplier



**NEW** **HDFC Life Smart A.I.M. Solution**  
Assured Investment Multiplier

**Key Features**



Potential to earn higher benefit from market upside



Guaranteed<sup>1</sup> Benefit Payouts



Loyalty Additions<sup>2</sup>

HDFC Life Smart A.I.M. Solution, an intelligent plan that uses guaranteed<sup>1</sup> income to power long-term market-linked growth. It offers the perfect blend of financial discipline, wealth creation and protection, all without added outflow. With the flexibility to customize investments and the assurance of regular returns, it's a smarter way to secure your future while staying invested in your goals.

**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<sup>1</sup>

Deferred Income option with guaranteed benefits<sup>2</sup>

Tax Benefits<sup>3</sup>

**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.

**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	insuredesk@guptainvestments.com
Mr. Dhiraj Sav	91370 59642	Insurance Sales	insurancesales@guptainvestments.com
Mr. Hemant Katakhar	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

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

**Disclaimer:** All possible efforts have been made to present factually correct data. However, the publication is not responsible, if despite this, errors may have crept inadvertently or through oversight. This Newspaper has been prepared by Gupta Publication and is meant for use by the recipient and not for circulation. It should not be considered to be taken as and an offer to sell, or a solicitation to buy any security. All investments are subject to the financial and other details provided by the company or Government Body or Post Office or AMC etc, to be fully understood and read by the investor before investing and we as a publisher shall not be held responsible in any manner whatsoever.

This publication is for Internal Circulation for our Investors.



**Gupta Investments Financial Services Pvt Ltd™**  
**AMFI Registered Mutual Fund Distributor**  
*"Quality Investment under one roof"*

☎ 91-22-2633 8819 / 2633 8818  
☎ +91 98202 37690 / 9820237690  
MSME No. UDYAM-MH-18-0107876  
CIN No. U65990MH2021PTC357758

Office No. 18 & 22, R.N.A. Shopping Arcade,  
1st Floor, Lokhandwala Complex,  
Andheri (W), Mumbai - 400 053.

E-mail : [gagan@guptainvestments.com](mailto:gagan@guptainvestments.com)  
Website : [www.guptainvestments.com](http://www.guptainvestments.com)