

GUPTA PUBLICATION

Volume - XIII Issue - 8

“Quality Investment under one roof”

August - 2026

Happy
Independence
Day



“Freedom is never dear
at any price. It is the
breath of life.”
- Mahatma Gandhi

Health Hai To
Wealth Hai

GET A WHOLE
HEALTH
INSURANCE

100% Coverage ✓
PED Cover from
day 1 ✓
Unlimited Bonus ✓

APPLY
NOW

care HEALTH INSURANCE
ICICI Lombard
HDFC ERGO

care HEALTH INSURANCE
ICICI Lombard
HDFC ERGO

Take it easy!

We provide reliable
healthcare services to ensure
your well-being in a safe and
comfortable environment.

Personal Accident
Insurance

BENEFITS

Accidental Death ➔
Permanent Total Disability ➔
Permanent Partial Disability ➔
Temporary Total Disablement ➔
Child Education Benefit ➔

Disclaimer : Insurance is the subject matter of solicitation.

Inside	Pg.
• Health Insurance / Personal Accident Insurance	1
• Mutual Fund Updates	2
• Contd.... Mutual Fund Updates / Travel Insurance	3

Inside	Pg.
• Corporate Fixed Deposit Updates	4
• Contd.... Corporate Fixed Deposit Updates/Govt Bond and Capital Gain	5
• HDFC Life Insurance / LIC	6



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



Mutual Fund Updates

All Fund NAV dated 4th August 2026

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	79.70	2,060.88	Ritika Behera, Gaurav Satra, Manish Gunwani, Prateek Poddar	09-Jun-2006	2.33	4.98	0.39	4.16	2.92	13.30	11.26	12.34
Invesco India Largecap Fund - Growth	73.42	1,847.38	Hiten Jain	21-Aug-2009	2.62	8.35	4.04	7.10	3.98	14.38	11.92	12.59
Motilal Oswal Large Cap Fund - Reg - Growth	13.84	3,189.13	Ajay Khandelwal, Rakesh Shetty, Atul Mehra, Swapnil P Mayekar	06-Feb-2024	0.89	3.30	-0.83	0.54	6.42	--	--	--
Quant Large Cap Fund - Reg - Growth	16.07	3,388.27	Ankit Pande, Sandeep Tandon, Sanjeev Sharma, Ayusha Kumbhat, Varun Pattani, Sameer Kate, Yug Tibrewal, Jignesh Shah	11-Aug-2022	0.84	7.39	7.25	8.44	0.37	13.77	--	--
Nifty 50	24,614.90	--	--	--	1.37	2.05	-4.50	-0.44	-0.21	8.03	8.64	11.15

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
HSBC Large & Mid Cap Fund - Reg - Growth	29.85	5,343.70	Cheenu Gupta, Mayank Chaturvedi	28-Mar-2019	1.98	6.78	9.45	12.73	5.46	18.60	14.65	--
Invesco India Large & Mid Cap Fund - Growth	111.57	11,164.32	Aditya Khemani	09-Aug-2007	1.13	12.23	13.09	11.00	11.38	23.83	17.25	16.32
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	35.92	18,413.16	Rakesh Shetty, Ajay Khandelwal, Swapnil P Mayekar, Sandeep Jain, Ankit Agarwal, Varun Sharma	17-Oct-2019	0.05	4.01	9.68	7.03	8.55	21.72	17.60	--
Quant Large and Mid Cap Fund - Growth	126.30	3,449.51	Sanjeev Sharma, Ankit Pande, Sandeep Tandon, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate	12-Dec-2006	0.91	6.90	15.14	11.16	-1.55	16.11	15.58	15.60
NIFTY Large Midcap 250 TRI	22,130.06	--	--	--	1.95	4.54	2.37	6.42	3.03	15.09	14.32	15.45

Flexicap 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
Aditya Birla Sun Life Flexi Cap Fund - Growth	1,981.43	26,726.75	Dhaval Joshi, Harish Krishnan	27-Aug-1998	3.73	7.85	5.91	12.16	7.36	16.26	12.59	13.80
HDFC Flexi Cap Fund - Growth	2,085.43	1,06,495.63	Dhruv Muchhal, Amit Ganatra	01-Jan-1995	2.45	6.63	0.67	6.18	6.18	17.17	17.76	15.90
ICICI Prudential Flexicap Fund - Reg - Growth	20.92	22,506.87	Rajat Chandak, Sharmila Adrian Dsilva	17-Jul-2021	4.91	10.45	6.95	12.84	6.21	17.50	15.53	--
Quant Flexi Cap Fund - Growth	109.31	7,140.12	Ankit Pande, Sandeep Tandon, Sanjeev Sharma, Ayusha Kumbhat, Varun Pattani, Sameer Kate, Yug Tibrewal, Jignesh Shah	15-Oct-2008	-0.13	6.41	11.91	14.38	-0.29	16.55	14.32	18.79
Nifty 500 TRI	38,077.88	--	--	--	1.81	4.32	1.32	4.65	1.93	13.03	12.27	13.80

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
HSBC Midcap Fund - Reg - Growth	463.13	15,351.91	Cheenu Gupta, Mayank Chaturvedi	09-Aug-2004	2.05	8.39	16.06	19.32	10.24	24.67	18.22	16.95
ICICI Prudential MidCap Fund - Growth	341.83	7,845.63	Lalit Kumar, Sharmila Adrian Dsilva	28-Oct-2004	1.38	2.91	7.51	14.95	8.66	22.76	17.22	16.50
Invesco India Midcap Fund - Growth	200.33	13,766.86	Aditya Khemani	19-Apr-2007	0.85	10.52	12.39	11.93	12.87	24.74	19.37	18.53
WhiteOak Capital Mid Cap Fund - Reg - Growth	22.01	6,171.27	Piyush Baranwal, Ramesh Mantri, Trupti Agrawal, Dheeresh Pathak, Ashish Agrawal	07-Sep-2022	2.81	9.32	12.25	15.65	10.55	22.18	--	--
Nifty Midcap 100	63,491.60	--	--	--	2.03	5.54	6.38	10.55	4.69	19.03	17.84	15.83

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	51.16	28,466.18	Manish Gunwani, Kirthi Jain, Ritika Behera, Gaurav Satra	25-Feb-2020	1.74	6.83	11.30	10.16	7.60	25.95	18.28	--
Invesco India Smallcap Fund - Reg - Growth	47.85	13,384.88	Taher Badshah, Aditya Khemani	30-Oct-2018	1.33	13.01	17.37	15.16	10.15	22.82	18.99	--
Mahindra Manulife Small Cap Fund - Reg - Growth	21.81	4,930.36	Krishna Sanghvi, Vishal Jajoo, Neelesh Dhamnaskar	12-Dec-2022	2.22	8.88	16.17	13.98	3.55	20.47	--	--
Motilal Oswal Small Cap Fund - Reg - Growth	16.75	7,179.39	Ajay Khandelwal, Rakesh Shetty, Swapnil P Mayekar, Bhalchandra Shinde, Varun Sharma	26-Dec-2023	3.42	15.42	22.80	20.60	14.51	--	--	--
Nifty Smallcap 100	19,635.25	--	--	--	2.32	8.29	14.12	9.73	2.19	18.82	13.36	12.56

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	19.42	10,457.27	Shreyash Devalkar, Hitesh Das, Nitin Arora	17-Dec-2021	4.00	9.35	8.43	9.78	6.55	19.97	--	--
ICICI Prudential Multicap Fund - Growth	870.14	18,193.89	Sharmila Adrian Dsilva, Lalit Kumar	01-Oct-1994	1.87	5.63	8.06	10.40	5.00	17.22	15.32	14.50
Kotak Multicap Fund - Reg - Growth	20.31	28,074.19	Abhishek Bisen, Devender Singhal	29-Sep-2021	0.56	3.25	3.64	9.18	2.73	17.80	--	--
Mahindra Manulife Multi Cap Fund - Reg - Growth	38.88	6,926.02	Manish Lodha, Vishal Jajoo, Neelesh Dhamnaskar	11-May-2017	1.89	6.46	8.46	10.80	4.96	17.36	15.27	--
NIFTY 500 Multicap 50:25:25 TRI	22,011.07	--	--	--	1.74	5.15	4.07	5.90	2.45	14.89	13.86	14.91



Contd...

Mutual Fund Updates

Multi Asset Allocation 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
DSP Multi Asset Allocation Fund - Reg - Growth	16.25	10,105.17	Aparna Karnik, Ravi Gehani, Shantanu Pradeep Godambe	27-Sep-2023	0.95	2.33	-0.01	18.72	14.93	--	--	--
Kotak Multi Asset Allocation Fund -Reg - Growth	15.92	14,308.51	Abhishek Bisen, Devender Singhal, Hiten Shah, Jeetu Valechha Sonar	22-Sep-2023	0.18	0.70	-1.72	20.42	11.28	--	--	--
Nippon India Multi Asset Allocation Fund - Reg - Growth	25.04	16,000.15	Kinjal Desai, Vikram Dhawan, Sushil Hari Prasad Budhia, Vinay Sharma, Amber Singhania	28-Aug-2020	1.20	2.79	1.19	15.63	12.67	18.43	14.85	--
Quant Multi Asset Allocation Fund - Growth	168.71	5,980.36	Sanjeev Sharma, Sandeep Tandon, Ankit Pande, Sameer Kate, Ayusha Kumbhat, Varun Pattani, Yug Tibrewal	04-Apr-2001	-0.99	3.73	2.62	19.26	12.20	21.35	17.96	17.99
CRISIL Hybrid 35+65 - Aggressive Index*	--	--	--	--	--	--	--	--	--	--	--	--

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
DSP Dynamic Asset Allocation Fund - Reg - Growth	28.97	3,749.13	Rohit Singhania, Kaivalya Nadkarni, Shantanu Pradeep Godambe, Preethi R S	06-Feb-2014	0.52	3.17	1.84	5.22	5.62	10.37	8.11	8.54
HDFC Balanced Advantage Fund - Growth	530.14	1,06,456.16	Anil Bamboli, Gopal Agrawal, Srinivasan Ramamurthy, Arun Agarwal, Dhruv Muchhal, Nandita Menezes	11-Sep-2000	0.92	2.63	-0.42	3.11	2.10	13.17	14.74	14.12
ICICI Prudential Balanced Advantage Fund - Reg - Growth	79.98	72,486.28	Manish Banthia, Rajat Chandak, Sri Sharma, Akhil Kakkar, Sharmila Adrian Dsilva	30-Dec-2006	2.26	5.29	3.07	8.61	7.31	12.21	11.11	10.93
Nippon India Balanced Advantage Fund - Reg - Growth	185.56	9,796.34	Sushil Hari Prasad Budhia, Kinjal Desai, Bhavik Dave, Amber Singhania	15-Nov-2004	1.31	3.93	2.69	5.74	4.31	10.90	9.24	10.40
NIFTY 50 Hybrid Composite Debt 65:35 Index (Suitable Index)	20,890.45	--	--	--	0.97	2.58	-1.64	1.42	2.71	8.46	8.61	10.86

* 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.

 **HEALTH INSURANCE**

 **ICICI Lombard**
Nibhaye Vaade

 **Take it easy!**

International

Travel

INSURANCE

BENEFITS.

- Medical Expenses Cover.
- Loss of Baggage Cover.
- Personal Accident (PA) Cover.
- Flight Cancellation Cover.
- Loss of Passport Cover.
- Trip Cancellation Cover.



FIXED DEPOSIT UPDATES

Fixed Deposit Schemes / Bond w.e.f 4th August, 2026

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)				12-17	18-30	31-60					
For Individual w.e.f.1st May, 2026	15,000		AAA	6.41	6.64	7.16					Monthly
			(CRISIL)	6.44	6.68	7.20					Qtrly
			AAA	6.49	6.74	7.27					Half Yearly
			(ICRA)	6.60	6.85	7.40					Ann
				6.60	6.85	7.40					Cum
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 15,000 to 3,00,00,000)				12-17	18-30	31-60					
For Senior Citizen Deposits w.e.f.1st May, 2026	15,000		AAA	6.74	6.97	7.49					Monthly
			(CRISIL)	6.78	7.01	7.53					Qtrly
			AAA	6.83	7.08	7.61					Half Yearly
			(ICRA)	6.95	7.20	7.75					Ann
				6.95	7.20	7.75					Cum
MAHINDRA FINANCE				12 & 18	24	30	36	42	48	60	
W.e.f. 22nd May, 2026 Add interest rate of 0.05% p.a. for renewal of Deposits	50,000		AAA	6.40	6.65	6.65	7.15	7.15	7.20	7.20	Monthly
			(CRISIL)	6.45	6.70	6.70	7.20	7.20	7.25	7.25	Qtrly
	25,000		IND AAA	6.50	6.75	6.75	7.25	7.25	7.30	7.30	Half yearly
			(INDIA)	6.60	6.85	6.85	7.40	7.40	7.45	7.45	Yearly
	5,000			6.60	6.85	6.85	7.40	7.40	7.45	7.45	Cum/Yield
MAHINDRA FINANCE (FOR WOMEN DEPOSITOR)				12 & 18	24	30	36	42	48	60	
W.e.f. 3rd August, 2026 Add interest rate of 0.05% p.a. for renewal of Deposits	50,000		AAA	6.40	6.65	6.65	7.20	7.20	7.25	7.25	Monthly
			(CRISIL)	6.45	6.70	6.70	7.25	7.25	7.30	7.30	Qtrly
	25,000		IND AAA	6.50	6.75	6.75	7.30	7.30	7.35	7.35	Half yearly
			(INDIA)	6.60	6.85	6.85	7.45	7.45	7.50	7.50	Yearly
	5,000			6.60	6.85	6.85	7.45	7.45	7.50	7.50	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Individual) w.e.f 2nd July, 2026	5,000		AAA	6.64	6.88	6.83	6.88	7.25	7.25	7.25	Monthly
			(CARE)	6.68	6.92	6.87	6.92	7.30	7.30	7.30	Qtrly
			AAA	6.74	6.98	6.93	6.98	7.36	7.36	7.36	Half yearly
			(CRISIL)	6.85	7.10	7.05	7.10	7.50	7.50	7.50	Yearly
				6.85	7.16	7.17	7.35	8.07	8.43	8.71	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal deposit (For Individual) w.e.f 2nd July, 2026	5,000		AAA	6.79	7.02	6.97	7.02	7.39	7.39	7.39	Monthly
			(CARE)	6.82	7.06	7.01	7.06	7.44	7.44	7.44	Qtrly
			AAA	6.88	7.12	7.07	7.12	7.51	7.51	7.51	Half yearly
			(CRISIL)	7.00	7.25	7.20	7.25	7.65	7.65	7.65	Yearly
				7.00	7.31	7.33	7.51	8.24	8.62	8.91	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Senior Citizen) w.e.f 2nd July, 2026	5,000		AAA	7.11	7.35	7.30	7.35	7.72	7.72	7.72	Monthly
			(CARE)	7.16	7.39	7.35	7.39	7.77	7.77	7.77	Qtrly
			AAA	7.22	7.46	7.41	7.46	7.85	7.85	7.85	Half yearly
			(CRISIL)	7.35	7.60	7.55	7.60	8.00	8.00	8.00	Yearly
				7.35	7.67	7.69	7.89	8.66	9.07	9.39	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit (For Senior Citizen) w.e.f 2nd July, 2026	5,000		AAA	7.25	7.49	7.44	7.49	7.86	7.86	7.86	Monthly
			(CARE)	7.30	7.53	7.49	7.53	7.91	7.91	7.91	Qtrly
			AAA	7.36	7.61	7.56	7.61	7.99	7.99	7.99	Half yearly
			(CRISIL)	7.50	7.75	7.70	7.75	8.15	8.15	8.15	Yearly
				7.50	7.83	7.85	8.05	8.83	9.26	9.56	Cum/Yield
WOMEN DEPOSIT SCHEME											
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Individual) w.e.f 2nd July, 2026	5,000		AAA	6.69	6.93	6.88	6.93	7.30	7.30	7.30	Monthly
			(CARE)	6.73	6.97	6.92	6.97	7.35	7.35	7.35	Qtrly
			AAA	6.78	7.03	6.98	7.03	7.41	7.41	7.41	Half yearly
			(CRISIL)	6.90	7.15	7.10	7.15	7.55	7.55	7.55	Yearly
				6.90	7.22	7.23	7.41	8.13	8.50	8.78	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit (For Individual) w.e.f 2nd July, 2026	5,000		AAA	6.83	7.07	7.02	7.07	7.44	7.44	7.44	Monthly
			(CARE)	6.87	7.11	7.06	7.11	7.49	7.49	7.49	Qtrly
			AAA	6.93	7.17	7.12	7.17	7.56	7.56	7.56	Half yearly
			(CRISIL)	7.05	7.30	7.25	7.30	7.70	7.70	7.70	Yearly
				7.05	7.37	7.38	7.57	8.31	8.69	8.98	Cum/Yield



Contd...

FIXED DEPOSIT UPDATES

Fixed Deposit Schemes / Bond w.e.f 4th August, 2026

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 July, 2026	5,000		AAA (CARE) AAA (CRISIL)	7.16 7.20 7.27 7.40 7.40	7.39 7.44 7.51 7.65 7.72	7.35 7.39 7.46 7.60 7.75	7.39 7.44 7.51 7.65 7.94	7.77 7.82 7.89 8.05 8.72	7.77 7.82 7.89 8.05 9.14	7.77 7.82 7.89 8.05 9.46	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit (For Senior Citizen) w.e.f 2nd July, 2026	5,000		AAA (CARE) AAA (CRISIL)	7.30 7.35 7.41 7.55 7.55	7.53 7.58 7.65 7.80 7.87	7.49 7.53 7.61 7.75 7.90	7.53 7.58 7.65 7.80 8.10	7.91 7.96 8.04 8.20 8.89	7.91 7.96 8.04 8.20 9.33	7.91 7.96 8.04 8.20 9.66	Monthly Qtrly Half yearly Yearly Cum/Yield
ICICI HOME FINANCE		0.35		>=12- >24	>=24 - > 36	>=36 - > 48	>=48 - > 60	39	45		
w.e.f 6th July, 2026	40,000 20,000 10,000		FAAA (CRISIL) MAAA (ICRA)	6.60 6.65 6.85 6.75	6.70 6.75 6.95 7.08	6.85 6.90 7.10 7.39	6.95 7.00 7.20 7.77	7.05 7.10 7.30 7.92	7.10 7.15 7.35 8.13		Monthly Qtrly Ann Cum/Yield
PNB Housing Finance Ltd		0.25		12-23	24-35	36-47	48-59	60	22	40	
W.e.f. 23th June, 2026	25,000 10,000		AA+ /Stable (CRISIL) AAA (CARE)	6.50 6.54 6.59 6.70 6.70	6.64 6.68 6.73 6.85 7.08	6.88 6.92 6.98 7.10 7.62	6.88 6.92 6.98 7.10 7.89	7.02 7.06 7.12 7.25 8.38	6.69 6.73 6.79 6.90 7.12	6.93 6.97 7.03 7.15 7.79	Monthly Qtrly Half yearly Yearly Cum/Yield
Godrej & Boyce Mfg Co. Ltd		0.25				36					
W.e.f. 16th Sept, 2025 (Only Renewal)	40,000		(IND) AAA			7.60 7.65 7.75					Monthly Qtrly Half yearly

HDFC BANK FIXED DEPOSIT RATES											17th March, 2026
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				6.45			6.95				
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				6.50			7.00				
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				

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)							Interest frequency
RBI Floating Rate Savings Bonds 2020 (Taxable)				7 Yrs							
W.e.f. 1st Jan, 2026	1,000			8.05							Half yearly

Section 85 Bonds	(U/S 85 OF INCOME TAX ACT, 2025 (Erstwhile Sec 54EC))			5 Yrs		
Capital Gains Bonds						
REC LIMITED	20,000	-	AAA	Coupon Rate 5.25%, Coupon payment dates every year on 30th June		Yearly
INDIAN RAILWAY FINANCE CORPORATION LTD. (IRFC)	20,000	-	AAA	Coupon Rate 5.25%, Coupon payment dates every year on 15th October		Yearly
HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED (HUDCO)	20,000	-	AAA	Coupon Rate 5.25%, Coupon payment dates every year on 30th April		Yearly
POWER FINANCE CORPORATION LTD (PFC)	20,000	-	AAA	Coupon Rate 5.25%, Coupon payment dates every year on 31st July		Yearly

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 Form No. 121 for F.Y. 2026-27, at the earliest to avoid TDS deductions. We are not responsible for non submission of Form No. 121 for the respective FD Companies. Subject to Change if any.

Before you handover your cheque to us, Please ensure that you comply with POSITIVE PAY requirment of your Bank, to ensure smooth clearance of your cheque. 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.



Please Communicate with us on our Centralised Mobile No. 7021957353





Shield your family from life's unpredictable turns.

NEW
HDFC Life Click 2 Protect Supreme Plus
A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan

IMMEDIATE CLAIM PAYOUT
99.72% Individual Claim Settlement Ratio*



Increasing Life Cover for Life Stages* **Special Rates & Benefits for Women*** **In-built Health & Wellness Benefits***

HDFC Life Click 2 Protect Supreme Plus
A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan

HDFC Life
Sar utha ke jiyo!

In a life with no guarantees, get assured benefits



Guaranteed* Benefit Payouts **Single pay option available** **Higher deferment period upto 10 years** **Shorter Premium Paying Terms for Income Options**

HDFC Life Sanchay Plus
An individual non-participating, non-linked savings life insurance plan

HDFC Life
Sar utha ke jiyo!

Invest Once



For Many Secured Tomorrows

LIC's Jeevan UTSAV
Single Premium
Plan No.: 883 | UIN: 512N392V01

Pay Single Premium
Enjoy Life Insurance for Whole Life
Get Regular Money Back Or Accumulate As Per The Options Available

LIC
HAR PAL AAPKE SAATH

Life is long so will be your gains
ONETIME INVESTMENT FOR A SECURED FUTURE

LIC's NEW JEEVAN SHANTI
UIN- 512N338V08 • Plan No. 758
A Non-Linked, Non-Participating, Individual, Single Premium, Deferred Annuity Plan



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

LIC
HAR PAL AAPKE SAATH

Disclaimer : Insurance is the subject matter of solicitation.

Administrative Support			
Name	Mobile No.	Designation	Email Id
Mr. Gagan Gupta	9820237699	Director	gagan@guptainvestments.com
Mst. Arpit Gupta	9004515306	Business Executive	arpit@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 Katalkar	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
Mr. Harsh Nagle	9920620216	Service Support	officesupport1@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 ARN No - 180325
"Quality Investment under one roof"

Centralised Mobile No. 7021957353 for Communication

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
Website : www.guptainvestments.com