

# GUPTA PUBLICATION

Volume - XI Issue - 4

“Quality Investment under one roof”

April - 2024

Dear Investor,

“New Beginnings, New Hopes and New Heights to touch”

Lets hope the New Year brings all good things, joy and success your way. I hope you have a bright future ahead of you. May Gold Bless you with all good health, care, strength and happiness in this new year.

**We are pleased to share few key highlights for quick references :-** The updated Fed path reflects a delayed start to easing cycle, with the first rate cut in July 2024 anticipated. Domestic market were positive for the quarter.

**On Equity Side :-** Nifty 50 Index gained 2.7% for the March Quarter & scaled new highs during the quarter. FII's turned net buyers again after 2 months of relentless selling, gaining renewed global institutional investor confidence in emerging markets, especially INDIA. MSCI emerging market index outperformed the Dow Jones & NASDAQ in March. India is expected to get higher share of FII's EM (Emerging Market) allocations in coming months & quarters way forward. You should continue to invest in Equity Funds through **SIP** (Systematic Investment Plan) and **Lumpsum** through **STP** (Systematic Transfer Plan) in phased manner to mitigate the risk of the market and its volatility. The healthy correction in midcaps & small caps can provide good opportunity for long term investors.

**On Debt Side :-** The current yields provide attractive investment opportunities for longer duration debt fund, from price (NAV) appreciation as interest rates falls. This is an indicator that the market are expecting rate cuts in near term.

**Recommendation :-** It is highly recommended to consider **staggered** investment in diversified fund categories. While the investors may continue to invest as per their specific risk appetite & **investment goals, investment style** and **market capitalization** segments for their portfolios. Diversification continues to remain the **cornertone** of sound investment strategy to build sound Portfolios capable of weathering various **market conditions**.

As we enter a new Financial Year, we would like to wish our investors continued success in their **investment Journey & Very Prosperous F.Y. 2024-25**.

Regards,

sd/-  
**Gagan Gupta**  
Managing Director  
Gupta Investments Financial Services Pvt Ltd.



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भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA  
*Har Pal Aapke Saath*

INTRODUCING  
**LIC's New Jeevan Dhara II**

UIN: 512N364V01 Plan No. 872

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**Get lifelong guaranteed income for you and your loved ones.**


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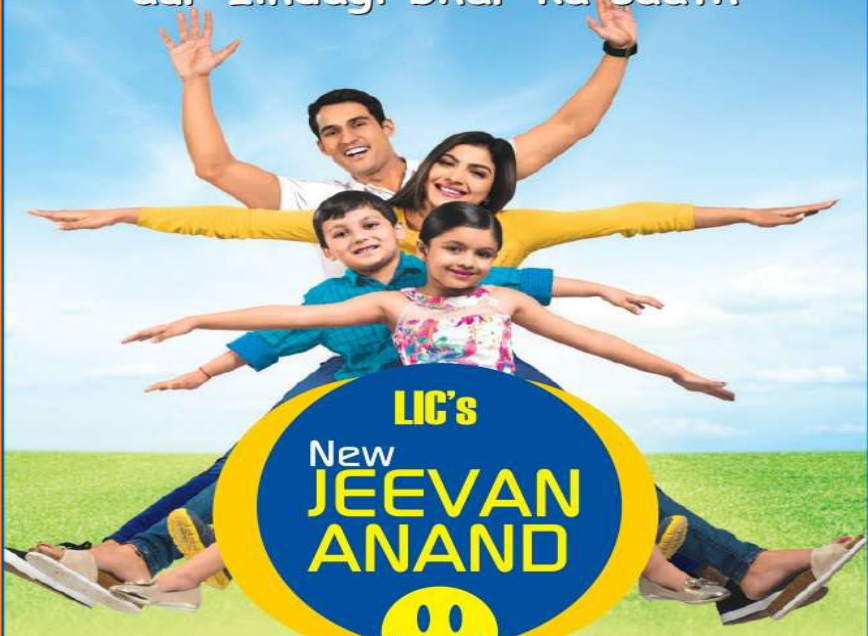
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A non-linked, non-participating, individual, savings, deferred annuity plan

LIC/RI/2023-24/19/ENG/58



Khushiyon ki shuruaat aur zindagi bhar ka saath




**LIC's New JEEVAN ANAND**


UIN: 512N279V02 PLAN NO: 915

**Enjoy twin benefits of FULL PAYOUT on maturity & continued LIFELONG COVER thereafter**

LIC/AR/19-20/23/ENG




भारतीय जीवन बीमा निगम  
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**LIC's Jeevan UTSAV**

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**with Lifetime Guaranteed Returns**

**Whole Life Insurance with flexibility to choose benefits**

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**Secure your future with Assured Benefits and retire on your terms.**



**24-hour issuance\***

- Accumulation** through compounded bonus\*
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*Sar utha ke jiyō!*

Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference





# Mutual Fund Updates

## Largecap 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 Top 100 Fund - Growth	1040.131(12-Apr-24)	11-Oct-96	32355.1881(Mar 2024)	Rahul Bajjal	0.9378	4.7005	19.0046	37.4581	21.2229	23.4937	15.7765	14.3384	14.8745
ICICI Prudential Bluechip Fund - Growth	96.45(12-Apr-24)	23-May-08	53505.3325(Mar 2024)	Anish Tawakley, Vaibhav Dusad	1.2173	7.1429	21.0619	39.5136	20.7095	22.8748	17.8778	15.6731	16.0099
Nippon India Large Cap Fund - Reg - Growth	79.6519(12-Apr-24)	08-Aug-07	24378.3923(Mar 2024)	Sailesh Raj Bhan, Ashutosh Bhargava	3.1751	7.2259	20.1517	44.3216	24.546	26.8157	17.4618	15.9696	17.0802
Quant Large Cap Fund - Reg - Growth	14.673(12-Apr-24)	11-Aug-22	807.0663(Mar 2024)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal, Sandeep Tandon	2.3065	12.2064	31.3549	54.6638	--	--	--	--	--
Nifty 50	22519.4(12-Apr-24)	--	--	--	0.8225	2.8539	13.7688	26.3444	13.3207	16.2977	14.086	13.6244	12.7457

\* 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	296.2120 (12-Apr-2024)	18-Feb-94	17313.8569 (Mar-2024)	Gopal Agrawal	2.9873	5.0393	20.8866	49.6991	24.7946	27.9651	20.7949	16.8871	15.0093
NIFTY Large Midcap 250 TRI	18307.7900 (12-Apr-2024)	--	--	--	3.333	5.4126	20.4347	46.2386	21.4291	23.9276	20.1665	17.0827	18.2865
ICICI Prudential Large & Mid Cap Fund - Growth	849.2000 (12-Apr-2024)	09-Jul-98	12307.2350 (Mar-2024)	Ihab Dalwai	3.5054	9.0774	23.6945	46.584	24.2728	28.6326	21.0697	16.2586	16.439
NIFTY Large Midcap 250 TRI	18307.7900 (12-Apr-2024)	--	--	--	3.333	5.4126	20.4347	46.2386	21.4291	23.9276	20.1665	17.0827	18.2865
Kotak Equity Opportunities Fund - Reg - Growth	296.9340 (12-Apr-2024)	09-Sep-04	19861.4633 (Mar-2024)	Arjun Khanna, Harsha Upadhyaya	4.646	9.3104	19.9288	43.2319	21.6872	22.5986	19.9227	16.1638	18.1874
NIFTY Large Midcap 250 TRI	18307.7900 (12-Apr-2024)	--	--	--	3.333	5.4126	20.4347	46.2386	21.4291	23.9276	20.1665	17.0827	18.2865
Quant Large and Mid Cap Fund - Growth	115.6850 (12-Apr-2024)	12-Dec-06	2110.4409 (Mar-2024)	Ankit Pande, Sanjeev Sharma, Vasav Sahgal	3.7487	14.49	36.2077	64.1359	27.1725	30.7382	25.6764	18.3962	22.6797
NIFTY Large Midcap 250 TRI	18307.7900 (12-Apr-2024)	--	--	--	3.333	5.4126	20.4347	46.2386	21.4291	23.9276	20.1665	17.0827	18.2865

\* 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
HDFC Multi Cap Fund - Reg - Growth	16.5690 (12-Apr-2024)	10-Dec-21	12402.2127 (Mar-2024)	Gopal Agrawal	3.8613	4.8605	19.7528	49.6718	27.5914	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	18439.8300 (12-Apr-2024)	--	--	--	4.072	5.3599	20.6853	48.5173	21.0643	24.5614	20.1515	16.4274	17.724
Kotak Multicap Fund - Reg - Growth	16.6360 (12-Apr-2024)	29-Sep-21	10032.4092 (Mar-2024)	Abhishek Bisen, Arjun Khanna, Devender Singhal, Harsha Upadhyaya	3.1818	8.796	25.9063	60.2635	30.4625	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	18439.8300 (12-Apr-2024)	--	--	--	4.072	5.3599	20.6853	48.5173	21.0643	24.5614	20.1515	16.4274	17.724
Nippon India Multi Cap Fund - Reg - Growth	253.2951 (12-Apr-2024)	28-Mar-05	27745.5870 (Mar-2024)	Ashutosh Bhargava, Sailesh Raj Bhan	4.8564	7.9942	19.8049	52.2688	27.9935	32.7117	20.5431	17.5732	17.6027
NIFTY 500 Multicap 50:25:25 TRI	18439.8300 (12-Apr-2024)	--	--	--	4.072	5.3599	20.6853	48.5173	21.0643	24.5614	20.1515	16.4274	17.724
Quant Active Fund - Growth	650.7151 (12-Apr-2024)	04-Apr-01	8731.9161 (Mar-2024)	Ankit Pande, Sanjeev Sharma, Vasav Sahgal	5.7492	10.9228	26.7234	53.5109	21.3365	28.0185	28.5587	23.4063	23.0929
NIFTY 500 Multicap 50:25:25 TRI	18439.8300 (12-Apr-2024)	--	--	--	4.072	5.3599	20.6853	48.5173	21.0643	24.5614	20.1515	16.4274	17.724

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

## 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 Mid-Cap Opportunities Fund - Growth	162.427(12-Apr-24)	25-Jun-07	60417.9903(Mar 2024)	Chirag Setalvad	3.8921	7.4146	22.9399	58.5964	31.6388	31.3216	23.9155	18.0745	21.3805
Mirae Asset Midcap Fund - Reg - Growth	31.271(12-Apr-24)	29-Jul-19	14251.7048(Mar 2024)	Ankit Jain	4.4177	4.1742	18.0483	50.2316	21.7927	25.5378	--	--	--
Nippon India Growth Fund - Reg - Growth	3379.1284(12-Apr-24)	08-Oct-95	24796.0014(Mar 2024)	Rupesh Patel, Sanjay Doshi, Kinjal Desai	4.9933	3.7652	21.5238	58.5743	27.8123	30.4419	24.6524	19.4272	20.377
Quant Mid Cap Fund - Growth	219.5584(12-Apr-24)	09-Mar-01	5873.2483(Mar 2024)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal	3.7332	14.7095	30.7592	68.6008	29.3518	36.0348	30.5881	24.0341	20.2541
Nifty Midcap 100	50067.55(12-Apr-24)	--	--	--	4.119	5.3774	23.4544	62.215	27.4453	29.3572	22.4486	16.0991	18.8938

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

## Smallcap 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
Franklin India Smaller Companies Fund - Growth	155.1037(12-Apr-24)	13-Jan-06	11539.6420(Mar 2024)	R Janakiraman, Sandeep Manam, Akhil Kalluri	7.1035	3.3124	19.7738	58.1627	30.3865	33.403	23.2248	16.6743	21.2941
HDFC Small Cap Fund - Growth	123.298(12-Apr-24)	03-Apr-08	27574.1246(Mar 2024)	Chirag Setalvad	6.1121	4.0946	15.7098	51.5897	28.5338	32.6086	22.7061	19.9467	21.095
Nippon India Small Cap Fund - Reg - Growth	147.2647(12-Apr-24)	16-Sep-10	45749.0627(Mar 2024)	Samir Rachh, Kinjal Desai, Tejas Sheth	6.277	4.3441	18.4904	57.486	28.9928	36.0213	29.441	22.1034	26.6763
Quant Small Cap Fund - Growth	245.5723(12-Apr-24)	21-Nov-96	17348.9550(Mar 2024)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal	6.635	10.1375	32.7622	72.1983	31.8811	41.0386	36.3511	25.8643	20.7252
Nifty Smallcap 100	16496.4(12-Apr-24)	--	--	--	9.3049	6.1227	27.376	76.8992	24.028	26.8111	19.5799	12.746	15.1993

\* Less than 1 year Absolute returns, Greater than or Equal to 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](mailto:gagan@guptainvestments.com)



# FIXED DEPOSIT UPDATES

## Fixed Deposit Schemes W.e.f 09th April, 2024

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
				12-14	15-23	25-35	36-60					
<b>BAJAJ FINANCE LIMITED</b>												
For Individual Deposits upto 5 Crore W.e.f. 03rd April, 2024	15,000		FAAA (CRISIL)	7.16	7.25	7.53	7.81					Monthly Qtrly Half Yearly Ann Cum
				7.20	7.30	7.58	7.87					
				7.27	7.36	7.65	7.94					
				7.40	7.50	7.80	8.10					
				7.40	7.50	7.80	8.10					
<b>BAJAJ FINANCE LIMITED</b>												
For Individual Deposits upto 5 Crore W.e.f. 03rd April, 2024	15,000		FAAA (CRISIL)	7.53	7.63	7.81	8.28	7.95				Monthly Qtrly Half Yearly Ann Cum
				7.58	7.68	7.87	8.34	8.01				
				7.65	7.75	7.94	8.42	8.09				
				7.80	7.90	8.10	8.60	8.25				
				7.80	7.90	8.10	8.60	8.25				
<b>BAJAJ FINANCE LIMITED</b>												
For Senior Citizen Deposits upto 5 Crore W.e.f. 03rd April, 2024	15,000		FAAA (CRISIL)	7.39	7.49	7.91	8.05					Monthly Qtrly Half Yearly Ann Cum
				7.44	7.53	7.96	8.10					
				7.51	7.61	8.04	8.18					
				7.65	7.75	8.20	8.35					
				7.65	7.75	8.20	8.35					
<b>BAJAJ FINANCE LIMITED</b>												
For Senior Citizen Deposits upto 5 Crore W.e.f. 03rd April, 2024	15,000		FAAA (CRISIL)	7.77	7.86	8.05	8.51	8.19				Monthly Qtrly Half Yearly Ann Cum
				7.82	7.91	8.10	8.57	8.24				
				7.89	7.99	8.18	8.66	8.33				
				8.05	8.15	8.35	8.85	8.50				
				8.05	8.15	8.35	8.85	8.50				
<b>MAHINDRA FINANCE</b>												
Deposits upto 5 Cr W.e.f. 19th Sept, 2023	50,000 25,000 5,000	0.25	FAAA (CRISIL)	7.20	7.25	7.50	7.50	7.50				Monthly Qtrly Half yearly Yearly Cum/Yield
				7.25	7.35	7.60	7.60	7.60				
				7.35	7.50	7.80	7.80	7.80				
				7.60	7.75	8.05	8.05	8.05				
				7.60	8.05	8.72	9.08	9.45				
<b>SHRIRAM FINANCE LIMITED</b>												
FRESH DEPOSIT (For Individual) W.e.f. 09th April, 2024	5,000		FAAA (CRISIL)	7.59	7.73	7.87	8.05	8.38	8.42	8.47	8.47	Monthly Qtrly Half yearly Yearly Cum/Yield
				7.63	7.77	7.92	8.10	8.43	8.47	8.52	8.52	
				7.71	7.85	8.00	8.18	8.52	8.56	8.62	8.62	
				7.85	8.00	8.15	8.35	8.70	8.75	8.80	8.80	
				7.85	8.16	8.49	8.88	9.49	9.75	10.10	10.50	
<b>SHRIRAM FINANCE LIMITED</b>												
RENEWAL DEPOSIT (For Individual) W.e.f. 09th April, 2024	5,000		FAAA (CRISIL)	7.84	7.98	8.12	8.30	8.63	8.67	8.72	8.72	Monthly Qtrly Half yearly Yearly Cum/Yield
				7.89	8.03	8.17	8.35	8.69	8.73	8.78	8.78	
				7.96	8.11	8.25	8.44	8.78	8.82	8.87	8.87	
				8.12	8.27	8.42	8.62	8.97	9.02	9.07	9.07	
				8.12	8.44	8.78	9.18	9.81	10.08	10.46	10.88	
<b>SHRIRAM FINANCE LIMITED</b>												
FRESH DEPOSIT (For SENIOR CITIZEN) W.e.f. 09th April, 2024	5,000		FAAA (CRISIL)	8.09	8.23	8.37	8.55	8.88	8.92	8.97	8.97	Monthly Qtrly Half yearly Yearly Cum/Yield
				8.14	8.28	8.42	8.61	8.94	8.98	9.03	9.03	
				8.22	8.37	8.51	8.70	9.04	9.08	9.13	9.13	
				8.39	8.54	8.69	8.89	9.25	9.29	9.34	9.34	
				8.39	8.72	9.07	9.49	10.13	10.42	10.81	11.26	
<b>SHRIRAM FINANCE LIMITED</b>												
RENEWAL DEPOSIT (For SENIOR CITIZEN) W.e.f. 09th April, 2024	5,000		FAAA (CRISIL)	8.34	8.48	8.62	8.80	9.13	9.17	9.22	9.22	Monthly Qtrly Half yearly Yearly Cum/Yield
				8.39	8.54	8.68	8.86	9.19	9.24	9.29	9.29	
				8.48	8.63	8.77	8.96	9.30	9.34	9.39	9.39	
				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	
<b>WOMEN DEPOSIT SCHEME</b>												
<b>SHRIRAM FINANCE LIMITED</b>												
FRESH DEPOSIT (For Individual) W.e.f. 09th April, 2024	5,000		FAAA (CRISIL)	7.69	7.83	7.97	8.15	8.48	8.52	8.57	8.57	Monthly Qtrly Half yearly Yearly Cum/Yield
				7.73	7.88	8.02	8.20	8.54	8.58	8.63	8.63	
				7.81	7.95	8.10	8.28	8.63	8.67	8.72	8.72	
				7.96	8.11	8.26	8.46	8.81	8.86	8.91	8.91	
				7.96	8.27	8.60	9.00	9.61	9.88	10.24	10.65	
<b>SHRIRAM FINANCE LIMITED</b>												
RENEWAL DEPOSIT (For Individual) W.e.f. 09th April, 2024	5,000		FAAA (CRISIL)	7.94	8.08	8.22	8.40	8.73	8.77	8.82	8.82	Monthly Qtrly Half yearly Yearly Cum/Yield
				7.99	8.13	8.27	8.45	8.79	8.83	8.88	8.88	
				8.07	8.21	8.36	8.54	8.89	8.93	8.98	8.98	
				8.23	8.38	8.53	8.73	9.08	9.13	9.18	9.18	
				8.23	8.55	8.90	9.31	9.93	10.22	10.60	11.03	

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 09th April, 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	
<b>SHRIRAM FINANCE LIMITED</b>				<b>12</b>	<b>18</b>	<b>24</b>	<b>30</b>	<b>36</b>	<b>42</b>	<b>50</b>	<b>60</b>	
FRESH DEPOSIT (For SENIOR CITIZEN) W.e.f. 09th April, 2024	5,000		FAAA (CRISIL)	8.19 8.24	8.33 8.38	8.47 8.52	8.65 8.71	8.98 9.04	9.02 9.08	9.07 9.13	9.07 9.13	Monthly Qtrly
			MAA+ (ICRA)	8.33 8.50	8.47 8.65	8.62 8.80	8.80 9.00	9.14 9.35	9.19 9.40	9.24 9.45	9.24 9.45	Half yearly Yearly
				8.50	8.84	9.19	9.61	10.26	10.56	10.96	11.42	Cum/Yield
<b>SHRIRAM FINANCE LIMITED</b>				<b>12</b>	<b>18</b>	<b>24</b>	<b>30</b>	<b>36</b>	<b>42</b>	<b>50</b>	<b>60</b>	
RENEWAL DEPOSIT (For SENIOR CITIZEN) W.e.f. 09th April, 2024	5,000		FAAA (CRISIL)	8.44 8.49	8.58 8.64	8.72 8.78	8.90 8.96	9.23 9.30	9.27 9.34	9.32 9.39	9.32 9.39	Monthly Qtrly
			MAA+ (ICRA)	8.58 8.77	8.73 8.92	8.87 9.07	9.06 9.27	9.40 9.63	9.45 9.67	9.50 9.72	9.50 9.72	Half yearly Yearly
				8.77	9.12	9.48	9.92	10.58	10.90	11.32	11.81	Cum/Yield
<b>ICICI HOME FINANCE</b>		<b>0.25</b>		<b>&gt;=12 - &lt;24</b>	<b>&gt;=24 - &lt;36</b>	<b>&gt;=36 - &lt;60</b>	<b>&gt;=60 - &lt;72</b>	<b>&gt;=72 - &lt;=120</b>				
W.e.f. 11th Nov 2023	40,000 20,000 10,000		FAAA (CRISIL)	7.00 7.05	7.30 7.35	7.40 7.45	7.35 7.40	7.25 7.30				Monthly Qtrly
			MAAA (ICRA)	7.25 7.25	7.55 7.84	7.65 8.25	7.60 8.85	7.50 9.06				Ann Cum/Yield
<b>ICICI HOME FINANCE</b>		<b>0.25</b>		<b>23</b>	<b>39</b>	<b>45</b>						
Special Scheme W.e.f. 11th Nov 2023	40,000 20,000 10,000		FAAA (CRISIL)	7.25 7.30	7.45 7.50	7.45 7.50						Monthly Qtrly
			MAAA (ICRA)	7.50 7.77	7.70 8.41	7.70 8.57						Ann Cum/Yield
<b>PNB HOUSING FINANCE LTD</b>		<b>0.30/0.20</b>		<b>12-23</b>	<b>24-35</b>	<b>36-47</b>	<b>48-59</b>	<b>60-71</b>	<b>72-84</b>	<b>120</b>		
W.e.f. 22nd Sept 2023	25,000 10,000		FAA+/- (CRISIL)	7.21 7.25	6.79 6.83	7.58 7.63	7.16 7.20	7.39 7.44	7.16 7.20	7.16 7.20		Monthly Qtrly
			AA (CARE)	7.32 7.45	6.89 7.00	7.70 7.85	7.26 7.40	7.51 7.65	7.27 7.40	7.27 7.40		Half yearly Yearly
				7.45	7.25	8.48	8.26	8.91	8.91	10.42		Cum/Yield
<b>GODREJ AND MFG CO. LTD</b>		<b>0.25</b>				<b>36</b>						
W.e.f. 14th Sept , 2023	40,000		(CRISIL) AA			7.50 7.60						Monthly Half yearly

<b>HDFC BANK FIXED DEPOSIT RATES</b>			w.e.f 9th Feb, 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	7.15%	7.65%	
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	7.20%	7.70%	
4 Year 7 Months 1 day < = 5 Years	7.00%	7.50%	
5 Years 1 day - 10 Years	7.00%	7.75%*	

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.

**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.





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- Tax Benefit<sup>1</sup>**

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<p><b>TWO WHEELER Insurance</b></p> <p>50 LAC OVER 50 LAC HAPPY CUSTOMERS</p> <p>Enjoy your ride without breaks with HDFC ERGO Two Wheeler Insurance</p> <ul style="list-style-type: none"> <li>Coverage upto 3 years through single policy</li> <li>NCB protection on long-term policy</li> <li>Instant policy issuance</li> <li>Hassle-free claim settlement process</li> </ul>	<p><b>TRAVEL Insurance</b></p> <p>50 LAC OVER 50 LAC HAPPY CUSTOMERS</p> <p>Experience a hassle free overseas travel with HDFC ERGO Travel Insurance</p> <ul style="list-style-type: none"> <li>Instant online policy</li> <li>Emergency medical expenses &amp; medical evacuation</li> <li>Loss of personal documents &amp; checked-in baggage</li> <li>Covers flight delay</li> </ul>	<p><b>CAR Insurance</b></p> <p>50 LAC OVER 50 LAC HAPPY CUSTOMERS</p> <p>Ensure your long drive with no worries with HDFC ERGO Car Insurance</p> <ul style="list-style-type: none"> <li>Instant online policy</li> <li>Cashless claim across 3,400+ garages</li> <li>Multiple add-on available</li> <li>Zero depreciation cover</li> <li>Emergency assistance services</li> </ul>	<p><b>HEALTH Insurance</b></p> <p>50 LAC OVER 50 LAC HAPPY CUSTOMERS</p> <p>When it comes to health, choose a brand that you can trust</p> <ul style="list-style-type: none"> <li>Life long renewability</li> <li>Cashless facilities in 5,000+ hospitals</li> <li>No limits on room rents &amp; doctors fees</li> <li>No capping on Ayurveda, Unani, Sidha or Homeopathy treatments</li> </ul>
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- 4X** Coverage after 2 years<sup>2</sup>
- 100% Paid** Zero deduction on non-medical expenses<sup>3\*</sup>
- 100% restore coverage<sup>4</sup>**

*at no additional cost*



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

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